



July 19, 2022

The Honorable Charles Schumer
Senate Majority Leader
United States Senate
Washington, DC 20510

The Honorable Nancy Pelosi
Speaker of the House
U.S. House of Representatives
Washington, DC 20515

The Honorable Mitch McConnell
Senate Minority Leader
United States Senate
Washington, DC 20510

The Honorable Kevin McCarthy
House Republican Leader
U.S. House of Representatives
Washington, DC 20515

Dear Speaker Pelosi and Leaders Schumer, McConnell and McCarthy:

We, the undersigned State-Based Marketplace (SBM) Executives, write to urge you to take action to extend permanently the health insurance premium affordability measures taken under the American Rescue Plan Act (ARPA). As marketplace leaders, we are dedicated to providing consumers with access to quality, affordable health coverage options. ARPA lowered health insurance premiums for millions of Americans, including the over 3 million people who newly enrolled in coverage through the marketplaces this year.¹

Affordability is consistently ranked as the number one barrier to having health insurance. As you are aware, costs for so many things – food, gas, and housing – have increased substantially for Americans. Families are forced to make hard choices – pay rent, buy groceries, or stay insured. Without an extension of ARPA’s expanded health insurance premium support, it is estimated that 3.1 million² Americans will drop their health insurance because they can no longer afford it. Extending ARPA’s affordability measures will help millions of Americans stay insured.

In our states, we have borne witness to how individuals and families have benefitted from ARPA’s lower premiums. Many of our states witnessed record enrollments, including a 21%

¹ The National Academy for State Health Policy. American Rescue Plan Tax Credits Made Coverage More Affordable and Accessible to Millions. Available at: <https://www.nashp.org/american-rescue-plan-tax-credits-made-coverage-more-affordable-and-accessible-to-millions/>

² Burgess, M., Banthin, J., and Green, A., What If the American Rescue Plan Act Premium Tax Credits Expire? April 2022. Available at: <https://www.urban.org/sites/default/files/2022-04/What%20If%20the%20American%20Rescue%20Plan%20Act%20Premium%20Tax%20Credits%20Expire.pdf>

increase in enrolled young adult populations (ages 18-34) across states. Similar growth was reported for older adults. For example, in Maryland, enrollment grew by 230% among individuals aged 55-64. In Colorado, rural communities saw a 16% reduction in net premiums, driving 19% enrollment growth in these communities. Without ARPA, California estimates that over 1 million enrollees will see their net premiums more than double. Similarly, New York estimates that net premiums will rise by 58% for those that currently qualify for lower premiums. Washington estimates that older enrollees will be disproportionately impacted with expected net premium *increases* of up to \$1,200 per month.

ARPA has also enabled consumers to buy lower deductible plans, providing families with more financial security by reducing out-of-pocket costs. Plans with lower out-of-pocket costs make it easier for individuals to get necessary medical care. Without ARPA's premium affordability measures, these lower deductible plans would not be affordable to many working families with tight budgets.

Americans need access to reliable, affordable health coverage and care, so we encourage your action to extend ARPA's affordability measures. The financial pressures from substantial increases in food, housing, and transportation, as well as higher premiums in 2023 due to medical inflation, will cause millions more to become uninsured unless ARPA's needed consumer protections remain in place. This will be compounded once Medicaid's continuous coverage requirements associated with the public health emergency end and millions of Americans will need a new, affordable coverage source. The time to act to protect consumers is now.

We thank you for your work in advancing consumer protections and affordable quality health coverage and look forward to working with you to provide any additional information you need in efforts to prevent millions of Americans from becoming uninsured.

Sincerely,

The Undersigned State-based Health Insurance Marketplaces

Jessica Altman
Executive Director
Covered California

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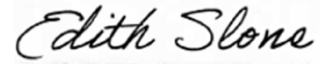
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