

system of care for patients and families. It is now more critical than ever that Congress take immediate steps to pass the following policies:

Make Enhanced Advanced Premium Tax Credits (APTCs) Permanent

Prior to the enactment of the patient protections included in the ACA, it was difficult – and often impossible – for people with serious illnesses to get or keep affordable and adequate health insurance. The ACA has radically changed our patients’ experience with the health insurance market for the better.

For many years, affordability has been a barrier for many Americans to purchasing adequate insurance. We thank you for taking significant steps to address this in the American Rescue Plan Act, which expanded eligibility of the APTCs to those over 400 percent of the federal poverty level and reduced the level of income an individual must contribute towards their premiums. These policies have improved patients’ ability to afford high-quality health insurance. Furthermore, these improvements to affordability are helping to strengthen the overall makeup of the risk pool, helping to stabilize the individual markets.

However, this change is only temporary, leaving many patients to grapple with high premiums and cost-sharing again in less than a year and a half. Our organizations strongly support making the changes to the APTC calculations permanent so that patients and consumers can continue to benefit from affordable and high-quality insurance options offered on the ACA marketplaces.

Address the Medicaid Coverage Gap

While enhancements to the APTC structure have made significant improvements to premium affordability for consumers, Medicaid also continues to play a crucial role in the health of individuals and families with disabilities and lower incomes across the United States.

We now urge Congress to take steps to permanently cover the more than 2.2 million adults that fall into the coverage gap in the 12 states that have failed to expand Medicaid eligibility. Any solution should maintain Medicaid’s high-quality coverage, including benefits tailored to the populations Medicaid serves. Similarly, any legislative solution should protect consumers with low incomes from out-of-pocket costs which may deter them from utilizing their coverage. It is critical that this program be permanent to ensure patients’ access to quality and affordable coverage is not put in jeopardy in the future.

Our organizations applaud the efforts Congress has made to improve access to high quality, affordable care for the millions of people with pre-existing conditions. We now ask that you prioritize these policies as you move forward with reconciliation.

Sincerely,

American Cancer Society Cancer Action
Network
American Heart Association
American Kidney Fund
American Lung Association
Asthma and Allergy Foundation of America
Cystic Fibrosis Foundation
Epilepsy Foundation

Hemophilia Federation of America
Immune Deficiency Foundation
Lupus Foundation of America
March of Dimes
Muscular Dystrophy Association
National Coalition for Cancer Survivorship
National Eczema Association
National Health Council

National Hemophilia Foundation
National Kidney Foundation
National MS Society
National Organization for Rare Disorders
National Patient Advocate Foundation
Pulmonary Hypertension Association
Susan G. Komen
The Leukemia & Lymphoma Society
WomenHeart: The National Coalition for
Women with Heart Disease