

United States Senate

WASHINGTON, DC 20510

February 9, 2020

The Honorable Richard Neal
Chairman
Committee on Ways and Means
U.S. House of Representatives
Washington, DC 20515

The Honorable Ron Wyden
Chairman
Committee on Finance
United States Senate
Washington, DC 20510

Dear Chairman Neal and Chairman Wyden

As you work to advance health care and tax-related provisions for inclusion in Fiscal Year (FY) 2021 budget reconciliation legislation for COVID-19 relief, we write to strongly encourage you to provide robust enhancements to the Affordable Care Act's (ACA's) premium tax credits. Providing enhanced financial assistance will be critical in helping more individuals and families enroll in health insurance coverage through the ACA's Health Insurance Marketplaces during this pandemic, at a time when health insurance coverage is so critical.

Millions of American families are struggling financially during this pandemic, which makes it difficult for them to enroll in the health insurance coverage that they need. In fact, recent estimates suggest that more than 32 million¹ Americans lack health care coverage.

We applaud the Biden Administration for re-opening the Health Insurance Marketplaces for a special enrollment period this month. However, in order to maximize coverage, more financial assistance is necessary to help families afford monthly premiums. Ensuring that individuals and families have the financial ability to enroll in and retain coverage must be a top priority in this budget reconciliation package. Access to this health coverage will be vital to making certain that Americans are able to receive the care they need during this ongoing public health crisis.

For these reasons, we urge you to ensure that the final budget reconciliation legislation expands eligibility for premium tax credits to individuals who are currently ineligible due to income limits, while also making the premium tax credits more generous for individuals who are already eligible. This expansion and enhancement of ACA premium tax credits was included in President Biden's American Rescue Plan proposal and was part of the draft reconciliation legislation that the Ways and Means Committee released yesterday. Similar proposals to improve premium tax credits passed the House last year,² and garnered support from both moderate and progressive Democrats in the Senate last Congress.³ It is essential that Congress follow through on this

¹ Congressional Budget Office, "Federal Subsidies for Health Insurance Coverage for People Under Age 65: CBO and JCT's September 2020 Projections," 5-6, Sep. 29, 2020. Available at: <https://www.cbo.gov/system/files/2020-10/51298-2020-09-healthinsurance.pdf>

² H.R. 1425, the "Patient Protection and Affordable Care Enhancement Act," (116th Congress), Passed the House on June 29, 2020. Available at: <https://www.congress.gov/bill/116th-congress/house-bill/1425/actions>

³ S. 961, the "Improving Health Insurance Affordability Act of 2019," (116th Congress). Available at: <https://www.congress.gov/bill/116th-congress/senate-bill/961>

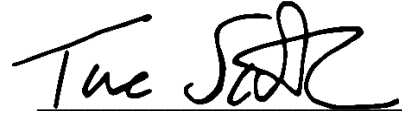
priority by retaining these premium tax credit improvements in the COVID-19 reconciliation package.

We look forward to working with you to help ensure that Americans have the financial support they need so that they can obtain health care coverage at this critical time. Thank you for your attention to this vital issue.

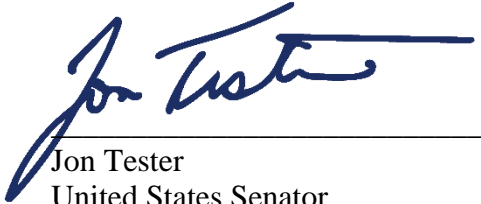
Sincerely,



Jeanne Shaheen
United States Senator



Tina Smith
United States Senator



Jon Tester
United States Senator