



February 09, 2021

The Honorable Richard E. Neal
Chair
Ways and Means Committee
United States House of Representatives
Washington, DC 20515

The Honorable Kevin Brady
Ranking Member
Ways and Means Committee
United States House of Representatives
Washington, DC 20515

Dear Chairman Neal and Ranking Member Brady:

On behalf of the American College of Physicians (ACP), I want to express our strong support for key provisions related to health care coverage, access and COVID-19 in the Budget Reconciliation Legislative Recommendations Relating to Promoting Economic Recovery and Continuation of Job-Based Coverage during Committee markup. ACP supports the recommendations: 1) to reduce health care premiums for low- to middle- income Americans by increasing the Patient Protection and Affordable Care Act (ACA) premium tax credits for 2021 and 2022; 2) to subsidize COBRA coverage through the end of the fiscal year; and 3) to provide health care subsidies for unemployed workers who are ineligible for COBRA. These recommendations expand health care coverage and make health care more affordable for all Americans.

The American College of Physicians is the largest medical specialty organization and the second-largest physician membership society in the United States. ACP members include 163,000 internal medicine physicians (internists), related subspecialists, and medical students. Internal medicine physicians are specialists who apply scientific knowledge and clinical expertise to the diagnosis, treatment, and compassionate care of adults across the spectrum from health to complex illness. Internal medicine specialists treat many of the patients at greatest risk from COVID-19, including the elderly and patients with pre-existing conditions like diabetes, heart disease and asthma.

The COVID-19 relief bill contains provisions to fully subsidize the health coverage of people earning up to 150 percent of the federal poverty level (FPL) under the ACA and those on unemployment insurance for a period of two years. Enrollees who make over 400 percent FPL would become eligible for subsidies and have their premium costs capped at 8.5 of income for two years. ACP fully supports policies to eliminate the 400 percent FPL premium tax credit eligibility cap and to enhance the premium tax credit for all levels. See <https://www.acpjournals.org/doi/10.7326/M18-3401>. The premium tax credit and cost-sharing subsidies have made nongroup coverage more affordable. While the ACA has extended comprehensive coverage to millions of persons, many remain uninsured or underinsured. The

two-year extension will help many of these uninsured and underinsured low- to middle- class Americans achieve health care coverage. We believe further that these premium tax reforms should be extended permanently.

ACP supports the continuation of employer-based health coverage by subsidizing COBRA coverage through September 30, 2021, and beyond. The COVID-19 relief bill would cover 85 percent of the cost of private health insurance for those who were laid off during the pandemic through September 30, 2021. We believe comprehensive health care reform should include full premium payment for COBRA assistance. This measure will help those suffering from the pandemic find affordable health care coverage.

We hope these measures for premium tax credits and COBRA coverage are included in the COVID-19 relief bill after Committee markup. If you have any questions or we can provide further assistance, please contact George Lyons, Jr, at glyons@acponline.org or (202) 261-4531.

Sincerely,

A handwritten signature in black ink that reads "Jacqueline W. Fincher MD". The signature is written in a cursive, flowing style.

Jacqueline W. Fincher, MD, MACP
President