



July 26, 2022

The Honorable Nancy Pelosi
Speaker
United States House of Representatives
Washington, DC 20515

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

Dear Speaker Pelosi and Majority Leader Schumer:

On behalf of the Chronic Illness and Disability Partnership (CIDP), we are writing to strongly urge Congress to ensure inclusion of critical healthcare provisions for vulnerable communities in its reconciliation package. CIDP consists of national organizations representing individuals who are low income and those who are aging and/or living with a wide range of chronic illnesses and disabilities, including cancer, diabetes, HIV, hepatitis B and C, developmental disabilities, aging, mental health and substance use disorders. While our organizations are national in scope, we also affiliate with strong regional, state, and community-based advocacy networks.

We urge Congress to include the following in its reconciliation package:

A solution for the Medicaid coverage gap

The Medicaid “coverage gap” persists in the 12 states that have not adopted the Medicaid expansion under the Affordable Care Act (ACA). According to national estimates, over two million low-income individuals living in these states are both denied access to Medicaid and ineligible for subsidies to purchase private insurance on the ACA Marketplace.¹ This leaves

¹ Rachel Garfield, Kendal Orgera, and Anthony Damico, Kaiser Family Foundation, *The Coverage Gap: Uninsured Poor Adults in States that Do Not Expand Medicaid* (January 2021), available at

them without access to the care and treatment that would help them remain healthy and stave off disease progression and disability. Studies have indicated that closing the Medicaid coverage gap will have a dramatic impact on diabetes care,² HIV care,³ and cancer care,⁴ among other conditions. Failure to expand Medicaid in all states has also exacerbated already challenging health care access in those states, particularly for rural areas where hospital closures are common. People with chronic conditions and disabilities need access to both insurance and a stable healthcare system that is able to provide care and treatment where they live.

In addition, people of color make up 60 percent of those in the coverage gap, significantly higher than the 41 percent share of the adult, non-elderly population in non-expansion states.⁵ Closing the Medicaid coverage gap is not only a health policy priority, it is a health equity imperative.

Extension of the American Rescue Plan Act (ARPA) ACA subsidies

Congress must extend the enhanced ARPA subsidies that are slated to expire at the end of the year. During the 2022 open enrollment period, 14.5 million Americans enrolled in a Marketplace plan, representing a 21% increase over 2021 due to the enhanced subsidies. Consumers were able to save \$800 each year per person. Without an extension, experts estimate that most of the 14.5 million people in the ACA's Marketplaces will experience significant increases in premiums from both a reduction in premium tax credits coupled with insurer premium increases.⁶ As many as 3.1 million people could become uninsured.⁷ This potential massive disruption in coverage will have dire consequences for people living with chronic conditions and disabilities who depend on uninterrupted access to care and treatment to stay healthy.

<https://www.kff.org/medicaid/issue-brief/the-coverage-gap-uninsured-poor-adults-in-states-that-do-not-expand-medicaid/>.

² Rebecca Myerson, Tianyi Lu, Ivy Tonnu-Mihara, and Elbert S. Huang, Medicaid Eligibility Expansions May Address Gaps in Access To Diabetes Medications, Health Affairs, VO. 37, No. 8 (August 2018), available at <https://doi.org/10.1377/hlthaff.2018.0154>.

³ Lindsey Dawson, Jennifer Kates, Kaiser Family Foundation, Insurance Coverage and Viral Suppression Among People with HIV, available at <https://www.kff.org/hiv/issue-brief/insurance-coverage-and-viral-suppression-among-people-with-hiv-2018/>.

⁴ Blythe J.S. Adamson, PhD, Aaron B. Cohen, MD, Cary P. Gross, MD, et al., ACA Medicaid Expansion Association with Racial Disparity Reductions in Timely Cancer Treatment, The American Journal of Managed Care, July 2021, Volume 27, Issue 7.

⁵ Laura Harker, Center on Budget and Policy Priorities, Closing the Coverage Gap a Critical Step for Advancing Health and Economic Justice (October 2021), available at <https://www.cbpp.org/research/health/closing-the-coverage-gap-a-critical-step-for-advancing-health-and-economic-justice>.

⁶ CMS, Marketplace 2022 Open Enrollment Period Report: Final National Snapshot (January 27, 2022), available at <https://www.cms.gov/newsroom/fact-sheets/marketplace-2022-open-enrollment-period-report-final-national-snapshot>.

⁷ Matthew Buettgens, Jessica Banthin, Andrew Green, What If the American Rescue Plan Act Premium Tax Credits Expire? (April 7, 2022), available at <https://www.urban.org/research/publication/what-if-american-rescue-plan-act-premium-tax-credits-expire>.

We appreciate the work Congress is doing to ensure that no one is left behind in healthcare coverage, and we urge you to include both a Medicaid coverage gap solution and extension of ARPA ACA subsidies in the reconciliation package. Without these provisions, people with chronic conditions and disabilities will be disproportionately harmed. If we can be of any assistance, please reach out to Jean McGuire (j.mcguire@northeastern.edu), Amy Killelea (amyk@killeleaconsulting.com), and Robert Greenwald (rgreenwa@law.harvard.edu).

Respectfully submitted by the Chronic Illness and Disability Partnership.