August 3, 2021

The Honorable Charles Schumer  
U.S. Senate  
322 Hart Senate Office Building  
Washington, DC 20510

The Honorable Nancy Pelosi  
U.S. House of Representatives  
1236 Longworth House Office Building  
Washington, DC 20515

The Honorable Mitch McConnell  
U.S. Senate  
317 Russell Senate Office Building  
Washington, DC 20510

The Honorable Kevin McCarthy  
U.S. House of Representatives  
2468 Rayburn House Office Building  
Washington, DC 20515

Re: Making Advance Premium Tax Credits Permanent

Dear Leader Schumer, Leader McConnell, Speaker Pelosi, and Minority Leader McCarthy:

Our 26 organizations represent millions of patients and consumers who face serious, acute, and chronic health conditions. We have a unique perspective on what individuals and families need to prevent disease, cure illness, and manage chronic health conditions. The diversity of our organizations and the populations we serve enable us to draw upon a wealth of knowledge and expertise that is an invaluable resource as we work to find solutions to expand access to high-quality coverage.

In early 2017, our organizations agreed upon three principles that we use to help guide our work on health care to continue to develop, improve upon, or defend the programs and services our communities need to live longer, healthier lives. These principles state that: (1) healthcare must be adequate, meaning that healthcare coverage should cover treatments patients need; (2) healthcare should be affordable, enabling patients to access the treatments they need to live healthy and
productive lives; and (3) healthcare should be accessible, meaning that coverage should be easy to understand and not pose a barrier to care.

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. Now coupled with the enhanced advance premium tax credit (APTC) subsidies passed through the American Rescue Plan Act (ARPA), high-quality coverage has never been more affordable.

In the wake of the American Rescue Plan, Congress and the Administration have an urgent opportunity to expand access to high-quality, affordable health care coverage through the budget reconciliation process. It is therefore critical that Congress take immediate steps to permanently secure the enhanced APTCs passed in ARPA. More than 2 million Americans have enrolled in health insurance coverage since the beginning of the current special enrollment period, taking advantage of the newly enhanced subsidies.¹

For many years, affordability has been a barrier for many Americans to purchasing adequate insurance. These enhancements have drastically altered this paradigm, making coverage more affordable, and thus more available, to patients and consumers. In addition to the clear benefits of more affordable coverage, these improvements to affordability could improve the overall makeup of the risk pool, helping to stabilize the individual markets over the long-term.

Our organizations are ready to work on efforts that improve coverage and care for the millions of patients and people with pre-existing conditions. If you have any questions or would like to discuss any of the priorities listed above further, please direct your staff to contact Katie Berge of the Leukemia & Lymphoma Society at katie.berge@lls.org. Thank you for your consideration.

Sincerely,
