November 29, 2021

The Honorable Chuck Schumer  
Majority Leader  
United States Senate  
322 Hart Senate Office Building  
Washington, D.C. 20510

The Honorable Mitch McConnell  
Republican Leader  
United States Senate  
317 Russell Senate Office Building  
Washington, D.C. 20150

Dear Leader Schumer and Leader McConnell:

We, the undersigned State-based Marketplace (SBM) leaders, applaud the House’s passage of an extension of enhanced premium tax credits as part of the Build Back Better Act. In serving our enrollees, the SBMs have borne witness to the positive impact affordable coverage has on American families. We encourage the Senate to take action to ensure that millions of Americans will continue to have access to affordable health insurance while the country responds to and begins to recover from this pandemic.

Americans’ need for reliable, affordable health coverage when other options—including Medicare, Medicaid, or employer sponsored coverage—are not available remains critical. Health insurance marketplaces are a trusted source for coverage, providing competitive, quality options to individuals and their families. Coverage through health insurance marketplaces has been made even more accessible thanks to the recent actions taken by this Congress under the American Rescue Plan Act (ARP). Among other provisions, the dual strategy to increase premium tax credits and to eliminate the eligibility cliff that kept some families from receiving tax credits has made coverage more affordable for millions, including the over 2.8 million individuals who recently gained coverage through the marketplaces since ARPA took effect. Thanks to ARPA, Americans have saved millions of dollars in out-of-pocket premium spending, with many newly able to purchase coverage for $100 or less per month, depending on the plan they choose.

Cost is most frequently identified as the top barrier prohibiting individuals from purchasing health insurance. Extending the ARPA premium tax credit enhancements would provide critical financial support to Americans, which, in the short-term, would continue to drive economic recovery and in the long-term provide insurance market stability and continuity of coverage and care for the millions of Americans across the country.
We thank you for your ongoing leadership and work to advance policies that provide access to affordable health insurance coverage. As SBMs we stand ready to work with Congressional leaders to implement these policies and are here to provide any additional information you need as you continue to work toward these goals.

For additional information or questions, please contact Hemi Tewarson, Executive Director, The National Academy for State Health Policy, htewarson@nashp.org.

Sincerely,

The Undersigned State-based Health Insurance Marketplaces

Carrie Banahan
Deputy Secretary
Cabinet for Health and Family Services

Jeffrey Bustamante
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cc:

The Honorable Nancy Pelosi  
Speaker of the House  
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The Honorable Kevin McCarthy  
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