

July 19, 2022

The Honorable Chuck Schumer  
Democratic Leader  
U.S. Senate  
Washington, DC 20515

The Honorable Nancy Pelosi  
Speaker  
U.S. House of Representatives  
Washington, DC 20515

Dear Leader Schumer and Speaker Pelosi,

As organizations working for gender and racial justice, we are committed to dismantling health inequities and expanding access to quality health care for all. As women and families, particularly women and families of color, struggle with rising costs while continuing to navigate an ongoing public health crisis and widening health inequities, we urge Congress to take crucial action to improve affordability and address the health inequities that undermine women and families' health and economic security.

The impacts of the COVID-19 pandemic showed us all what happens when a crisis is overlaid on deep existing inequities. Bold action to address these harmful health inequities and control rising costs for women and families is imperative to the long-term health and economic security of our nation. Congress must include the following health priorities in the next reconciliation package:

- **Extend the American Rescue Plan's enhanced Affordable Care Act (ACA) premium tax credits** long-term to help control costs for individuals and families.
- **Close the Medicaid coverage gap** to fix one of our nation's most harmful racial and gender health coverage inequities,
- **Take targeted action to curb maternal health inequities** by including the maternal health provisions from the House-passed Build Back Better Act, and
- **Relieve the burden of high and rising prescription drug costs**, which disproportionately impacts women and people of color.

### **Long-Term Extension of ARPA's Expanded ACA Premium Tax Credits**

The American Rescue Plan Act of 2021 (ARPA) included several provisions to make ACA plans more affordable and accessible. The result has been hugely successful, with over 14.5 million people enrolling in marketplace coverage in 2022 and benefiting from these expanded tax credits. Unfortunately, ACA premium tax credits are set to expire this year. At a time when America's families are struggling with increased costs of living, a rise in

health care premiums could result in millions of Americans becoming uninsured. In order to prevent this, Congress must extend ARPA's premium tax credits (PTCs) without limiting its impact and affordability via more burdensome means testing.

This is a clear economic and health justice issue for women and families. National Partnership for Women & Families' [recent analysis](#) found:

- 7.8 million women could see marketplace insurance costs rise if ARPA PTCs expire.
- Nearly 4 million Black, Hispanic, and AAPI people could see marketplace insurance costs rise if ARPA PTCs expire.
- Black and Hispanic families will see premiums rise by more than \$2,470 next year if ARPA PTCs expire.
- Women, particularly Black and Latina women, saw the biggest savings from the policy, which means they'll experience the largest price increases should it expire, both in nominal terms and as a percent of their incomes.
- Mid-high income families cannot afford to have ARPA PTCs expire. For instance, for a mid-high income family in Georgia, half of the expected increase in the annual cost of living in 2023 would come from health insurance premiums rising by \$7,300, from over \$10,000 up to \$17,500 for twelve months of coverage.
- Lower-income individuals and families cannot afford premiums to rise, especially on top of ongoing inflation. For instance, for a lower-income individual in the Philadelphia area, the increase in the annual cost of health insurance premiums – roughly \$1,300 – could instead pay for more than one month of housing, or four months of food.

### **Close the Medicaid Coverage Gap**

Despite the major coverage gains made possible by the Affordable Care Act, 2.2 million people are uninsured due to 12 states' refusal to expand Medicaid, 60 percent of whom are people of color. Closing the coverage gap could mean [800,000 women of reproductive age](#) would gain access to health coverage, largely in southern states. Medicaid expansion [is associated with](#) improved economic security and reduced medical debt, increased preventive health care and improved health outcomes, and lower infant mortality rates. The Medicaid coverage gap is a major racial and gender health equity issue. We urge Congress to close this gap with an approach that provides full parity with Medicaid benefits, prevents state backsliding, and bolsters QHP benefits to better address population health needs.

## **Include the Maternal Health Provisions from the House-Passed Build Back Better Act**

The House-passed Build Back Better Act included crucial maternal health investments from the Black Maternal Health Momnibus Act of 2021 as well as permanent, mandatory extension of Medicaid coverage to 12-month postpartum. The Momnibus is groundbreaking legislation to address [social drivers of maternal health inequities](#) made up of comprehensive solutions generated by the most impacted communities themselves, and expanding postpartum Medicaid coverage is a vital tool in preventing maternal mortality and morbidity. These provisions should be prioritized throughout negotiations – they must be in the reconciliation package.

## **Reconciliation Can and Should Address Health Inequities**

The next reconciliation deal is a historic opportunity for Congress to improve the well-being of women and families by controlling rising prices and expanding health care access and coverage. We urge you to prioritize these policies and include them in the next package.

Signed,

A Better Balance

Asian & Pacific Islander American Health Forum (APIAHF)

Association of Maternal & Child Health Programs

Catholics for Choice

Center for Disability Rights

Center for Law and Social Policy (CLASP)

Community Catalyst

Equal Rights Advocates

Hispanic Federation

In Our Own Voice: National Black Women's Reproductive Justice Agenda

Ipas Partners for Reproductive Justice

Jacobs Institute of Women's Health

League of Women Voters of the United States

MANA, A National Latina Organization

Maternal Mental Health Leadership Alliance  
MomsRising  
NARAL Pro-Choice America  
National Asian Pacific American Women's Forum (NAPAWF)  
National Center for Parent Leadership, Advocacy, and Community Empowerment  
(National PLACE)  
National Council of Jewish Women  
National Employment Law Project  
National Health Law Program  
National Institute for Reproductive Health  
National Network for Arab American Communities (NNAAC)  
National Organization for Women  
National Partnership for Women & Families  
National Women's Law Center  
National Women's Health Network  
PFLAG National  
Physicians for Reproductive Health  
Planned Parenthood Federation of America (PPFA)  
Rhia Ventures  
Shriver Center on Poverty Law  
Sojourners  
The Leadership Conference on Civil and Human Rights  
Union for Reform Judaism  
URGE: Unite for Reproductive & Gender Equity  
Women's Law Project  
WomenHeart: The National Coalition for Women with Heart Disease