May 14, 2020

Dear Members of the Texas Congressional Delegation:

On behalf of 11 organizations in Texas listed below, we write to urge the U.S. Congress to pass an additional relief package that specifically focuses on expanding health coverage and providing strong patient protections to ensure that all Texans can access and afford comprehensive health coverage during the ongoing public health crisis. Texas remains the state with the highest uninsured rate in the nation with approximately 5 million individuals lacking health insurance, even before recent substantial job losses, which have led to over 2 million Texas unemployment claims. These measures will help expand coverage immediately, making it easier for those who may become infected to seek care and stem the spread.

We appreciate your work in March to pass the Families First Act and the CARES Act to provide much needed emergency help to the health system, state and local governments, and the many Americans who are suddenly unemployed, but much more is needed to fully address the health problems presented by this pandemic. In Texas, many of the essential workers we are relying on right now, such as food and delivery workers, and grocery store workers, are without health insurance because they fall in the Medicaid coverage gap or are unable to afford coverage. These essential workers are risking their own health so that families can maintain access to food, medicine, and other necessities. It’s time we made sure they too can access health coverage.

We ask that Congress act immediately on a follow-up package, to ensure that everyone can get the care, coverage, testing and treatment that they need, as part of the investments and policies to ultimately contain the coronavirus.

Below are some of the specifics we urge you to prioritize for urgent inclusion in a new package:

- **Incentivize States like Texas to Expand Medicaid.** Restore the Medicaid expansion federal match to 100% for the 14 states that have not yet expanded their Medicaid programs. Given the likelihood of an economic downturn, the number of uninsured and amount of uncompensated care will increase, further exacerbating pressure on an already strained health care system.

- **Provide immediate relief to states by increasing Medicaid funding.** Congress should increase the federal share of state Medicaid expenditures (FMAP) coupled with a maintenance of effort provision to ensure people retain coverage. The extent and duration of these changes should be tied to state-specific economic indicators.

- **Re-open HealthCare.Gov for everyone who is uninsured and otherwise eligible.** Creating a 60-day Special Enrollment Period for the 38 HealthCare.Gov states will ensure that all remaining uninsured people can access coverage immediately, during the current public health emergency.
• **Provide funding for the federal Navigator program to ensure consumer assistance is available for those who need it.** The ACA’s Navigator funding should be restored to 2016 levels and increased as necessary to provide virtual enrollment assistance into Medicaid and marketplace coverage for the millions of newly uninsured individuals across the country.

• **Ban surprise medical billing.** Protect patients by ending surprise medical billing in all health care settings, including air and ground ambulances. Ending surprise billing will not only help patients who may need treatment for COVID-19 and fear an unexpected cost, but millions more who are at risk of unaffordable medical bills. State legislatures in Texas and several other states have already banned surprise medical billing, but millions of Texas will lack these key consumer protections until Congress acts.

• **Provide for additional protections from medical debt.** Providers and collection agencies should not seek to collect any debt related to COVID-19 testing and treatment, and be prohibited from reporting any such debt to credit bureaus. Other medical debt accrued until the state of emergency ends should be subject to additional consumer protections, including a prohibition on collections, reporting to credit bureaus, or other extraordinary actions for at least six months.

• **Make health coverage more affordable.** Millions of people are facing reduced hours, layoffs, and steep cuts to their income. By expanding ACA subsidies beyond 400% FPL for all Marketplace enrollees, Congress can both increase coverage rates and reduce premiums, putting more money back in people’s pockets.

• **Fix the “Family Glitch” to allow access to Marketplace subsidies for families that are otherwise eligible.** This will drastically improve affordability for millions of families who are currently offered dependent coverage through an employer, but cannot afford it.

• **Require all COVID-related treatment to be covered without cost-sharing.** Even for those who are insured, many consumers will avoid seeking necessary care for fear of cost. We cannot let financial barriers discourage people from getting treated, potentially furthering the spread of the virus. Insurers should be required to cover COVID treatment as well as testing without cost-sharing to ensure that those who need treatment do not avoid it.

• **Ban junk plans.** Millions of people are currently underinsured in inadequate coverage, and many more who are uninsured and now looking for coverage may resort to short-term, limited duration coverage because they do not have an opportunity to enroll through HealthCare.Gov. Short-term plans and other non-ACA compliant plans allow for exclusions of key benefits, and may leave consumers with big unexpected medical bills. These plans should be severely limited or outright banned so that consumers know the coverage they have will actually be there for them when they need it.
• **Address disparities and support equitable testing and treatment.** This pandemic will magnify and further reinforce persistent health inequities. HHS should be required to collect and report comprehensive demographic data on race, ethnicity, primary language, and geographic location for all diagnosed cases of and deaths due to COVID-19, as well as testing for and treatment of the virus. It is critical to ensure that uninsured non-United States citizens, who are not eligible for the ACA marketplace or Medicaid, are able to access free COVID-19 testing and treatment.

• **Allow DACA Recipients to enroll in ACA coverage with tax credits.** The health and economic impacts of COVID-19 do not discriminate based on immigration status, and our federal assistance should not either.

Recognizing that people’s health is determined by their working conditions, transportation options, housing, and economic security, we also support additional investments in other federal programs, including SNAP, paid leave, unemployment insurance and other important safety net systems. Federal action is urgent, as soon as Congress comes back into session, to keep Texans covered, consumers protected, state services funded, and our health system accountable and affordable into the future.

Thank you for your consideration,

Access Esperanza Clinics Inc.
Amistad Community Health Center Inc
Center for Public Policy Priorities
Children’s Defense Fund- Texas
Coalition of Texans with Disabilities
National Association of Social Workers- Texas Chapter
National Alliance on Mental Illness (NAMI) Texas
North Texas Alliance to Reduce Unintended Pregnancy in Teens
Texas Parent to Parent
Women’s Health and Family Planning Association of Texas
Young Invincibles