

Americans Deserve Action Now to Protect Their Health Care

Congress can take essential steps for hundreds of millions of Americans in the next COVID-19 relief package

Americans deserve affordable, comprehensive health care, particularly as the nation continues to overcome the COVID-19 crisis. Health insurance providers will continue to take action - to help patients get the testing and treatment they need, help partners meet capacity challenges, and help businesses and their employees continue their coverage. But Congress must act with solutions that are timely, temporary and targeted to ensure Americans continue to have access to the care and coverage they need and deserve. In the next COVID-19 relief package, AHIP urges Congress to take decisive actions to protect the health and stability of every American:

1. Federal funding for COVID-19 testing:

Additional federal funding for testing is critical to account for the magnitude of tests that will be required to achieve occupational and public health goals.

2. Support patient access to a safe, effective, and affordable COVID-19 vaccine:

- Congress should support a robust outreach and communication effort regarding the vaccine, as well as a strategy to ensure an equitable distribution of the vaccine.
- Ensure drug manufacturers are providing the vaccine at a fair price given the public health imperative.
- Ensure a transparent and effective model for vaccine distribution, including a system for monitoring adverse events and post event surveillance, to achieve universal vaccination at an affordable price.

3. Protect Medicaid as an essential safety net:

- Enhance Federal Medical Assistance Percentage (FMAP) by at least 12% until unemployment in a state is 5% or less.
- Enhance statutory protections to ensure states set actuarially sound rates, ensuring program stability and that Medicaid enrollees continue to get the care they need and deserve.

4. Support seniors and disabled Americans through Medicare Advantage (MA):

- Protect program stability by ensuring the health status of enrollees are taken into account through legislation that makes permanent CMS' current policy of counting diagnoses from telehealth services for risk adjustment purposes; requires CMS to count diagnoses from audio-only telehealth services for MA risk adjustment purposes at least through 2022; and holds risk scores stable by carrying forward chronic condition diagnoses from 2018, 2019, and 2020 dates of service for 2021 payment year.
- Modify the [CARES Act](#) to mitigate the risks of the uncertain timing and pricing of any new therapeutics for COVID-19 approved in 2021 by the FDA.
- Calculate MA and Part D medical loss ratios (MLRs) based on a three-year rolling average and address technical changes needed to smooth MA plan experience.

5. Fund access to uninterrupted, affordable coverage for hardworking American families:

- Temporarily provide funding for the full cost of COBRA premiums for Americans who lose their job or are furloughed, keeping them and their dependents on the same employer-provided health coverage.
- Increase the flexibility and utility of programs like the Employee Retention Tax Credit and Main Street Lending Program to help employers keep their employees working and covered.
- Make individual market coverage more affordable by age adjusting advance premium tax credits or, enhance subsidies available to those with incomes above 150% of the federal poverty level (FPL) and reduce the required contribution percentage by expanding subsidies to include those with incomes up to 600% FPL.

6. Delay regulations to free up capacity to respond to the COVID-19 crisis:

Delaying the proposed rebate rule and the interoperability rule will allow our country and health care system to maintain and build the additional capacity required to effectively respond to the COVID-19 crisis.