

# Alliance to Fight for Health Care

December 9, 2020

The Honorable Mitch McConnell  
Majority Leader  
United States Senate  
Washington, D.C. 20510

The Honorable Chuck Schumer  
Democratic Leader  
United States Senate  
Washington, D.C. 20510

The Honorable Nancy Pelosi  
Speaker of the House of Representatives  
H-232 Capitol Building  
Washington, DC 20515

The Honorable Kevin McCarthy  
House Minority Leader  
H-204 Capitol Building  
Washington, DC 20515

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

Thank you for your tireless efforts to mitigate the health and economic consequences of the COVID-19 virus. We appreciate your work to pass the CARES Act and the other stimulus packages. Despite this historic congressional action, more help is needed to protect Americans, our health care system, and our economy.

As you work to pass government funding and additional COVID-19 relief during the lame duck session of Congress, we urge you include policies that will give American families peace of mind that they can retain affordable access to their current providers and health care coverage if they get sick. We also call on you to support financially struggling employers and health funds that offer critical health coverage, support providers, and promote policies that encourage the use of telehealth and related technologies.

Throughout the course of this pandemic economic disruption has left families and businesses financially insecure. Stable health coverage is not only important to the well-being of American families, but it is an important component of the U.S. testing and vaccine distribution strategy and our economic recovery. Since launching in March, the Alliance has proposed a range of balanced proposals that would strengthen our health care system. These proposals include small but meaningful changes to more comprehensive support that can be enacted separately or together. We have attached ten ideas for your consideration to this letter.

The Alliance urges Congress to pass a relief package quickly that includes support for maintaining health coverage for vulnerable workers. We stand ready to work with you to develop legislation to protect the stability of our health care system during this global pandemic. We look forward to discussing these ideas and working together to fight for health care for all Americans.

Sincerely,

**The Alliance to Fight for Health Care**

*The **Alliance to Fight for Health Care** is a broad-based coalition comprised of businesses, patient advocates, employer organizations, unions, health care companies, consumer groups and other stakeholders that support employer-provided health coverage. The Alliance is committed to ensuring that employer-provided coverage remains an effective and affordable option for working Americans and their families, especially during times of global health and economic crisis. The coalition (previously working as the **Alliance to Fight the 40**), led the successful effort to repeal the so-called 40% “Cadillac Tax” on health care coverage.*

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## Ten ideas to strengthen our health care system

As you consider further legislation to mitigate the disruption caused by the global COVID-19 pandemic, **The Alliance to Fight for Health Care** continues to offer policy proposals supporting critical health care needs. Here are **10 ideas** to improve our health coverage system and support the well-being of Americans in the next relief package.

### Support affected employers to help them retain their employees and maintain coverage as we move towards recovery:

1. **Modify the Employee Retention Tax Credit** to make health care coverage a 100% reimbursable expense on top of current amounts allowed for wages.
2. **Extend PPP funding**, which covers employee health coverage expenses.
3. Provide access to federal funds in the form of **interest-free loans or grants** for health funds or employers struggling to maintain health coverage.
4. Support a **95% COBRA subsidy** for those who have lost their job until six months after the end of the emergency declaration.
5. **Eliminate penalties for income variability** by announcing that unpredictable income variability will not result in IRS clawbacks for people electing individual market coverage during the crisis.
6. Permit furloughed employees to pay for **premiums with their HSA** during the pandemic.
7. Increase the number of individuals eligible for premium assistance by **raising the income limits above 400%** of the federal poverty level for coverage in the individual market.
8. Require **provider licensing across state lines** to improve pandemic response and enable telehealth.
9. Permit the permanent provision of **telehealth services below the deductible** in HSA eligible plans.
10. **Support providers** with appropriate relief, supplies, protection, and support.

The employer-provided health care system delivers vital coverage to over 178 million Americans. We stand ready to support your efforts to develop legislation to protect the stability of our health care system and the health coverage of millions of Americans during this global pandemic. We look forward to discussing these ideas and working together to fight for health care for all Americans.

*The **Alliance to Fight for Health Care** is a broad-based coalition comprised of businesses, patient advocates, employer organizations, unions, local governments, health care companies, consumer groups and other stakeholders that support employer-provided health coverage – and we continue our work through an enhanced voice as a COVID-19 Response Team. The Alliance COVID-19 Response Team efforts are designed to ensure that employer-provided coverage remains an effective and affordable option for working Americans and their families, especially during times of global health and economic crisis. The coalition (previously working as the **Alliance to Fight the 40**), led the successful effort to repeal the so-called 40% “Cadillac Tax” on health care coverage.*