

## Affordability Message Frame

**Topline Message:** As the nation continues to recover from the dual health and economic crises of the COVID-19 pandemic, Congress has an integral role to play in helping individuals and families get back on their feet. While emergency relief packages have moved the country in the right direction, we cannot return to the way things were. Right now, Congress and the president have an opportunity to not only give people the help they want to get back to work, but to also address longstanding barriers that have put affordable, accessible health coverage and care out of reach for millions of people for far too long.

### Message Breakdown:

#### COVID-19 exposed major inequities in our health care system

- If we have learned anything from the pandemic, it's how important it is for people to have access to affordable health coverage and care.
- The pandemic brought into clear focus how the cost of health care inhibits health and economic stability.
- Too many people in our country are still priced out of health coverage. This is especially true for Black and brown people, who face discrimination in employment and education.
  - As a result, they are more likely to work in [low-wage jobs](#) without good benefits like health coverage.
- The high cost of coverage [both before and during COVID-19](#) undermined access to health and our country's ability to control the pandemic to the best possible extent.

#### Your constituents want more affordable health coverage, lower out-of-pocket costs and lower prescription drug prices.

- [Recent polling](#) shows that reducing health care costs is a **top priority for voters**, regardless of political affiliation.
- Reducing the cost of health care and out-of-pocket costs like copays, deductibles and prescription drugs is not a blue state/red state issue – it's a national one.

#### Improving the affordability of health coverage and care will help our economy rebound

- The pandemic caused [tens of millions](#) of job losses that we are still recovering from.
- But people can't go to work if they're sick, and they're not going to go to work if they fear being exposed to COVID-19 and are already living one hospital bill away from financial ruin.
- Investing in our health infrastructure creates more economic opportunities in the workforce and ensures our nation will be better prepared for the next health crisis.
- Shots in arms is only one step in the journey. By getting people back to work and ensuring they have the ability to purchase low cost, quality health care if their employer doesn't already offer it, we're building a stable workforce for today and tomorrow.

#### This is a particularly important for women

- The pandemic was [particularly hard on women](#) who have been disproportionately driven out of the workforce by sudden childcare and caregiving needs leading to [billions in lost wages](#) and economic activity.

- The burden of keeping a family going – in the wake of shutdown schools or caring for a sick loved one – primarily [falls on female family members](#).
- And women, particularly single mothers and/or women of color, also [make up a significant portion](#) of the professional caregiving and childcare workforces which can suffer from low wages, lack of health insurance and erratic hours.
- The loss of women in the workforce demonstrated the need for better supports for working women and also showed how important their labor is to empowering the broader workforce.
- If people can't access childcare or other caregiver supports, they can't get back to work. And if the employees who provide these services are caught in a similar trap – unable to access or afford quality health coverage – the economy will continue spinning its wheels.

### **This is a racial justice issue**

- Just as Black and brown people suffered [increased COVID-19 illness and death](#), they also had higher uninsured rates prior to the pandemic.
- Black and brown communities have faced years of discrimination in employment and education. As a result, they are more likely to work in low-wage jobs without good benefits like health coverage. Tax credits are critical to helping gain affordable coverage through the ACA marketplace.
- Black and brown people also make up [a high population](#) of the 12 states that have not expanded Medicaid.
  - People in the Medicaid coverage gap are working people in low-wage jobs and nearly 60 percent are people of color.
  - Black and brown workers in states that have yet to close the coverage gap have few, if any, options to access health coverage when it is needed most.
- Black and brown communities also [express significant concern](#) about the cost of prescription drugs.
- Lowering the cost of health care and prescription drugs for working families of color is one of the many necessary steps to address inequity in our health care system.

### **SEP has demonstrated demand for affordable health coverage and care**

- [One million](#) people have signed up for coverage during this year's Special Enrollment Period.
- Many of these people are benefitting from the temporary increase in tax credits in the previous infrastructure bill.
- Lowering the cost of health care through tax credits is clearly working for many families.
- This demonstrates the need and desire for high-quality accessible, affordable health care.

### **The American Rescue Plan Act (ARPA) was a good first step**

- ARPA was a good first step toward bringing down the cost of high health coverage premiums, but more needs to be done.
- Increasing the tax credits to lower the cost of health care for people who buy their own insurance has helped countless families who were previously priced out of coverage.
- Their needs will not change, nor should the amount of support they get to sustain themselves.

- The cost lowering mechanisms in ARPA were clearly successful. We need to make them permanent and then build on them by addressing other cost barriers like high copays, deductibles and prescription drug prices.

**Congress should permanently invest in affordability measures that will provide a pathway to high-quality affordable**

- Make the increased tax credits for people buying their own insurance permanent.
- Lower the cost of prescription drugs.
- Lower out of pocket costs like deductibles and copays.
- Make affordable health coverage accessible to people in the 12 states that have not expanded Medicaid.

**This could be done through a variety of means:**

- Sen. Shaheen's Improving Health Insurance Affordability Act would permanently lower the out-of-pocket costs for people who buy their own insurance and offer these tax credits to a larger section of working people.
- Sen. Biden's proposed American Families Plan would also permanently lower costs for people who buy their own insurance.
- House Resolution 3 would address the cost of prescription drugs by letting Medicare negotiate drug prices, making these prices available to people not on Medicare and establishing a limit on out-of-pocket costs.

**One thing is clear: the people want Congress to act**

- Voters have spoken clearly and repeatedly that lowering the cost of health care is what Congress should be working on.
- Right now there is the demand, need and opportunity to do just that to finally put an end to this pandemic, restart our economy in full and put families in an even better position to prosper and thrive than before COVID-19.