

Majority Leader Mitch McConnell  
S-230 Capitol  
Washington, DC 20515

Minority Leader Chuck Schumer  
S-221 Capitol  
Washington, DC 20515

Speaker Nancy Pelosi  
H-232 Capitol  
Washington, DC 20515

Minority Leader Kevin McCarthy  
H-204 Capitol  
Washington, DC 20515

Dear Leaders:

As Congress considers legislation to address the dramatic impacts of the COVID-19 epidemic, the undersigned employers, health advocacy groups, and organizations representing workers urge you to include in the forthcoming stimulus package a federal program to subsidize COBRA continuation of coverage for workers who lose health care coverage due to loss of a job or a reduction in hours.

As you are aware, federal premium assistance subsidies were provided in the 2009 American Recovery and Reinvestment Act (ARRA), and Congress extended the program into 2010. For workers eligible for continued health coverage under the Consolidated Omnibus Budget Reconciliation Act (COBRA), and similar federal and state laws, subsidies were provided to help cover the cost of coverage.

These subsidies provided stability for working families who were able to preserve their existing health coverage and continuity of care with the network of doctors, hospitals, and other providers in their health plan. As the nation's top health officials continuously encourage people to seek medical care when they suspect they have been exposed to the novel coronavirus, it is imperative to maintain continuity of care.

Additionally, disruptions in continuity of care have the unintended consequence of forcing beneficiaries to start over with new deductibles that must be met, even though they have already paid towards or met their deductibles for their current plan year, further aggravating financial instability.

Importantly, this policy will stabilize multiemployer plans that provide coverage to workers who earn health benefits while working for multiple employers in a year. These plans serve workers in sectors that will be severely impacted by the epidemic—construction; entertainment, hospitality; food processing, packing, and retail service.

We estimate this approach will also provide significant premium help for displaced workers' healthcare costs all while supporting continuity of care that avoids the disruption of seeking new coverage, allowing the newly unemployed to focus on obtaining a new job rather than navigating enrollment in new plan on a public exchange and locating new doctors. If layoffs are temporary, then there's better continuity when the worker is re-hired. The approach likewise provides displaced workers with another choice in addition to exchange coverage.

The undersigned groups support premium assistance for continuation of private coverage as a way help those who lose their jobs or who are furloughed. We urge Congress to include these measures in the fiscal stimulus bill. Thank you for considering this approach.

Sincerely,

America's Business Benefit Association  
The American Benefits Council  
AFL-CIO  
Associated General Contractors  
The Association of Union Contractors (TAUC)  
The Broadway League  
Communicating for America  
Council for Affordable Health Coverage (CAHC)  
Dead River Company  
Geiger  
Healthcare.com  
Healthcare Leadership Council  
Health Equity  
International Union of Operating Engineers  
L.L. Bean  
Luke's Lobster  
Mechanical Contractors Association of America  
National Coordinating Committee for Multiemployer Plans (NCCMP)  
National Electrical Contractors Association (NECA)  
North America's Building Trades Unions (NABTU)  
Sheet Metal and Air Conditioning Contractors' National Association (SMACNA)  
UNITE HERE  
VIA Agency  
WEX, Inc.