## United States Senate WASHINGTON, DC 20510

March 12, 2020

The Honorable Alex Azar Secretary U.S. Department of Health and Human Services 200 Independence Avenue, SW Washington, DC 20201

The Honorable Seema Verma Administrator Centers for Medicare and Medicaid Services 7500 Security Blvd. Baltimore, MD 21244

Dear Secretary Azar and Administrator Verma:

In light of the ongoing outbreak of novel coronavirus (COVID-19) in the United States, we write to express our concern regarding the increasing rates of individuals and families who are uninsured or underinsured. We ask that the Department of Health and Human Services and the Centers for Medicare and Medicaid Services allow individuals who are at-risk for COVID-19 to access affordable health care options through the health insurance marketplaces with a special enrollment period. We must do everything in our power to improve access to health care at a time when we are encouraging people who may have been exposed to COVID-19 to come forward, get tested, and seek treatment to help prevent further spread of the disease.

As you know, the U.S. Census Bureau released new data in November 2019 showing that the uninsured rate increased from 7.9 percent in 2017 to 8.5 percent in 2018. This amounts to nearly 2 million more people, bringing the total to 27.5 million uninsured Americans. Many more people likely have insufficient insurance coverage through short-term limited duration insurance or "junk" plans, which could still leave someone facing expensive medical bills if hospitalized for treatment for COVID-19 or seasonal flu.

We are deeply concerned that individuals and families will be forced to choose between getting tested and seeking care for COVID-19 to protect themselves, their families, and communities from further spread and being left with thousands of dollars in bills that they are unable to pay. In addition, when the uninsured or underinsured are unable to pay their medical bills, it is health care providers who are left to make up the shortfall. Health care providers are already relying on emergency resources to pay for increased capacity and medical supplies in order to be prepared for further spread of COVID-19.

As such, and given the ongoing unprecedented public health crisis, we ask that HHS and CMS work to establish special enrollment periods for anyone seeking individual or family coverage through the health exchanges. Having comprehensive, affordable coverage is essential to ensure the health and well-being of the American people, particularly given the lack of access to testing for the COVID-19 and the uncertain trajectory of the outbreak. It is imperative for

patients to receive covered care, regardless of whether they test positive or negative for the virus. Patients should not feel the need to avoid care out of fear of incurring medical bills they cannot afford.

Patients must have access to affordable health insurance that will cover needed health care services for testing and treatment, especially now, when the broader public health is at risk. While there are many unknowns about how this outbreak will progress in the United States, we can certainly all agree that increasing the rate of insurance coverage will be critical to managing this outbreak and the expenses associated with increased need for health care services, such as costly hospitalizations. Thank you for your attention to this critical issue and we look forward to your response.

Sincerely,

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United States Senator

Kirsten Gillibrand United States Senator

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Jeanne Shaheen United States Senator

Christopher S. Murphy United States Senator

Robert P. Casey, Jr. United States Senator

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United States Senator

Jan, Baldi

Tammy Baldwin United States Senator

Sherrod Brown United States Senator

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Dianne Feinstein United States Senator

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Amy Klobuchar United States Senator

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