

December 9, 2020

Senator Mitch McConnell  
Majority Leader  
US Senate

Senator Chuck Schumer  
Minority Leader  
US Senate

Representative Nancy Pelosi  
Speaker  
US House of Representatives

Representative Kevin McCarthy  
Minority Leader  
US House of Representatives

Dear Leaders:

The undersigned organizations write to urge you to include a COBRA subsidy in any end-of-year package so that millions of Americans who lost their job and their health insurance might continue to access health care.

Real-time survey data from health insurers and households suggest that, by late July, the number of people with employer sponsored insurance fell by as many as 14 million, according to the Employee Benefit Research Institute. During this difficult time, many employers worked to maintain their furloughed employees on the existing health plan and to subsidize COBRA for their laid-off workers. Even so, millions of Americans face the prospect of losing their health coverage.

Americans electing COBRA coverage are not only able to continue coverage with which they are familiar, but also avoid the high deductibles and cost sharing that often come with alternative sources of coverage. COBRA coverage maintains workers' access to their existing in-network medical providers and the prescription drugs they were using before they lost their employment-based health insurance coverage. There is no question that for those with serious and chronic medical conditions, keeping their existing coverage – including access to the same doctors and prescriptions – will help maintain better health. In the best of times, these financial and access provisions are important. In the midst of growing pandemic, COBRA protections are vital.

Providing access to COBRA subsidies is a targeted solution to help those who most need it, while making it easier for employers to re-hire laid-off employees. We urge you to act to protect existing coverage by providing a COBRA subsidy in any end of the year legislative package.

Sincerely,

AFL-CIO  
Actors' Equity Association  
Air Line Pilots Association  
Alliance for Retired Americans  
Alliance to Fight for Health Care  
America's Business Benefit Association  
America's Health Insurance Plans  
American Benefits Council  
American Federation of State, County and Municipal Employees  
American Federation of Teachers  
American Guild of Musical Artists  
Brotherhood of Railroad Signalmen  
California Schools VEBA

Communicating for America  
Communications Workers of America  
Council for Affordable Health Coverage  
Employers Council on Flexible Compensation  
Healthcare Leadership Council  
Healthcare.com  
HealthEquity, Inc.  
International Alliance of Theatrical Stage Employees  
International Association of Machinists and Aerospace Workers  
International Association of Sheet Metal, Air, Rail and Transportation Workers  
International Brotherhood of Boilermakers  
International Brotherhood of Teamsters  
National Coordinating Committee for Multiemployer Plans  
National Education Association  
Residential Eating Disorders Consortium  
Screen Actors Guild – American Federation of Radio and Television Artists  
Stage Directors and Choreographers Society  
UNITE HERE  
United Auto Workers  
United Mine Workers of America  
United Steelworkers  
WEX Health