



Physicians Caring for Texans

Sept. 17, 2021

The Honorable Charles Schumer
Majority Leader, U.S. Senate
Washington, DC 20510

The Honorable Nancy Pelosi
Speaker, U.S. House of Representatives
Washington, DC 20515

Dear Majority Leader Schumer and Speaker Pelosi:

On behalf of the Texas Medical Association and the 55,000 physicians and medical students it represents, I am writing to urge your strong support for inclusion of language within the budget reconciliation package to advance one of the association's highest priorities – extending meaningful, comprehensive health care coverage to as many Texans as possible.

As the pandemic has painfully highlighted, achieving our nation's highest ideals – life, freedom, and the pursuit of happiness – is increasingly out of reach for far too many of our fellow Texans. After all, achieving them requires, in large measure, being in good physical and mental health. Yet nearly one in five Texans – 5.2 million – lack health insurance, the most in the nation.

People of color, women, and rural Texans are more likely to be uninsured, contributing to ever-growing health and economic disparities. Without comprehensive coverage, it is nearly impossible to cobble together all the services an uninsured patient might need, particularly for those with chronic or complex medical issues. As a result, the uninsured frequently postpone or limit care, even lifesaving treatment, often with tragic consequences. Uninsured cancer patients, for example, get diagnosed later and die younger than their insured counterparts. Uninsured new mothers experience higher mortality rates, even from preventable causes, such as severe postpartum depression. As in the rest of the nation, postpartum deaths in Texas disproportionately occur among Black women. Recent studies also show uninsured people who contracted COVID-19 were more likely to die.

Beyond the impact to patients' health, the lack of health care coverage harms Texans' economic freedom and opportunities. Uninsured parents miss more work, resulting in absent or reduced paychecks, which reduces their ability to save for their families' futures. Uninsured children miss more school, ultimately hindering their academic performance and future achievement, while high medical debt stemming from the lack of health insurance forces too many Texans to file for bankruptcy. Moreover, for Texans fortunate enough to have job-based health insurance, many may forgo starting their own business or returning to school for fear of losing that coverage, depriving Texas – and the nation – of future entrepreneurs who drive economic growth.

The majority of uninsured Texans are hard-working, essential workers, stuck in a cruel gap where they earn too much to qualify for Medicaid and too little to qualify for marketplace coverage. Many are children who are eligible but not enrolled, while others are postpartum women who lose Medicaid coverage 60 days following delivery. And some are Texans who simply cannot afford ever-rising health insurance premiums.

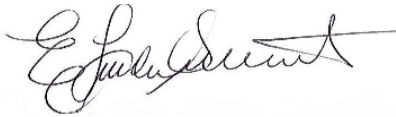
Though Texas lawmakers took steps in 2021 to help reduce the state's uninsured rate, **we now need Congress to act swiftly and boldly to establish enduring reforms that will help our great state – and the nation – achieve a more humane, equitable, timely, and affordable health care system.** TMA strongly supports provisions in the reconciliation package that will:

- Eliminate permanently the Medicaid coverage gap for low-income parents and adults by extending meaningful, comprehensive coverage.
- Improve maternal health by establishing a full year of comprehensive Medicaid postpartum coverage, as well as investing in research, education, and training to address disparities in maternal health outcomes, particularly among Black mothers.
- Ensure children enrolled in Medicaid or the Children’s Health Insurance Program receive 12 months’ continuous eligibility.
- Permanently extend the Children’s Health Insurance Program.
- Eliminate the “subsidy cliff” for marketplace enrollees by extending provisions of the American Rescue Plan Act enhancing premium tax credit eligibility and amounts.
- Make marketplace coverage more affordable by reducing cost-sharing and deductibles for low-income enrollees.

Should you have any additional questions, please feel free to contact Dan Finch, vice president, advocacy, at dan.finch@texmed.org or Helen Kent Davis, associated vice president, governmental affairs, at helen.davis@texmed.org.

Thank you for your timely consideration.

Sincerely,

A handwritten signature in black ink, appearing to read "E. Linda Villarreal". The signature is fluid and cursive, with a long horizontal stroke extending to the right.

E. Linda Villarreal, MD
President
Texas Medical Association