

# United States Senate

WASHINGTON, DC 20510

April 16, 2020

The Honorable Mitch McConnell  
Majority Leader  
United States Senate  
Washington, DC 20510

The Honorable Charles E. Schumer  
Minority Leader  
United States Senate  
Washington, DC 20510

Dear Leaders McConnell and Schumer:

Thank you for your efforts to date to ensure swift passage of multiple bipartisan pieces of legislation vital to helping our nation's families, health care providers, and small businesses cope with the ongoing COVID-19 pandemic. Looking forward, we recognize that additional legislation will be necessary to improve the public health and America's ailing economy. To that end, we strongly urge you to ensure that any forthcoming COVID-19 package include robust federal subsidies so that individuals can maintain on their employer-sponsored health coverage when they lose their jobs.

Over the last three weeks, approximately seventeen million people have filed unemployment claims in their state. However, this unprecedented number of filings only reflects claims filed through April 4. Many more Americans are likely out of work, or soon will be, because of the COVID-19 pandemic. Forecasters predict that as many as 20 million people could lose their jobs by the end of April. Compounding this problem is the fact that unemployment for these individuals and their families will also mean they will lose their existing employer-sponsored health insurance.

In the U.S., over half of Americans receive their health coverage through their employer. Of the seventeen million Americans who have recently lost their jobs due to COVID-19, it is estimated that more than six million of these individuals have also lost their employer-sponsored health care. Depending on the extent of unemployment, between 23 to 35 million workers could lose their coverage.

One option for Americans who lose their jobs, or drop below the hours necessary to be eligible for employer-sponsored health coverage, is COBRA. COBRA allows people to keep the employer-sponsored coverage that they selected for up to 18 months. However, people have to pay the full insurance premium—an average of \$1,700 a month for a family plan—which is often unaffordable for those newly unemployed. Congress must step in and assist these individuals and families.

Following the 2008 financial crisis, the American Recovery and Reinvestment Act of 2009 (ARRA) was signed into law, which made COBRA continuation coverage more affordable and accessible to those who unexpectedly became unemployed. The law offered a 65 percent COBRA premium subsidy to individuals from September 1, 2008 to May 31, 2010. While well-intentioned and helpful to some, many individuals were unable to participate in the program because the remaining 35 percent insurance costs were still too expensive for them to cover.

We have heard from our constituents, as we know you have too. They are in dire economic circumstances. Despite government relief—in the form of extending monthly bill deadlines and increasing unemployment insurance—it will not be enough for most Americans to continue affording the health insurance policy they and their families elected through their employer’s plan. Allowing families to maintain the coverage they previously selected will help ensure continuity of care and limit disruption for both families and employers as our economy gets back on track. In order to provide our constituents adequate relief and to improve upon ARRA’s COBRA provision, we believe Congress must craft a bill that provides a robust federal COBRA premium subsidy for individuals who would otherwise lose their employer-sponsored coverage as a result of the COVID-19 pandemic.

We stand ready and eager to work with you to ensure that the next COVID-19 relief package includes this important policy, which will ensure that millions of people losing their jobs as a result of this pandemic will not also suddenly become uninsured and at risk for catastrophic health care costs.

Sincerely,



Richard J. Durbin  
United States Senator



Amy Klobuchar  
United States Senator



Tom Carper  
United States Senator



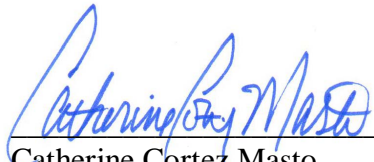
Jeanne Shaheen  
United States Senator



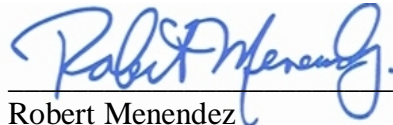
Sherrod Brown  
United States Senator



Jacky Rosen  
United States Senator



Catherine Cortez Masto  
United States Senator

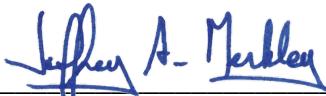


Robert Menendez  
United States Senator

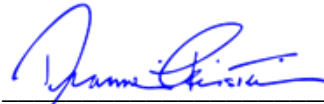
/s/ Jack Reed  
United States Senator



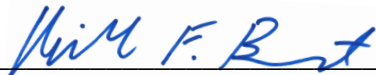
Doug Jones  
United States Senator



Jeffrey A. Merkley  
United States Senator



Dianne Feinstein  
United States Senator



Michael F. Bennet  
United States Senator



Mark R. Warner  
United States Senator



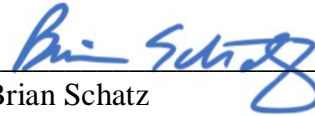
Tammy Duckworth  
United States Senator



Debbie Stabenow  
United States Senator



Richard Blumenthal  
United States Senator



Brian Schatz  
United States Senator

**CC: President Donald J. Trump**  
**Speaker Nancy Pelosi**  
**Minority Leader Kevin McCarthy**