

Don Lee: Now is the time to expand health care access

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As a physician and long-time public health advocate, I am concerned about vital federal health insurance tax credits that will soon expire without action from Congress. As Americans face yet another winter with Covid-19, the government, health care systems and medical leaders should be united by a goal of getting as many Americans as possible connected to the health care they need.

This past spring, with Senator Baldwin's support, the American Rescue Plan Act (ARPA) made millions of Americans eligible for tax credits that reduce the cost of health insurance through the federal and state-based marketplaces. If these expanded subsidies are not made permanent and allowed to expire next year as scheduled, countless families would no longer be able to afford the care they need. However, the Senate has the opportunity — and the responsibility — to deliver certainty to families in Wisconsin and across the country by permanently protecting the expanded health insurance subsidy program in the Build Back Better Act.

I am an internal medicine hospitalist, an alternate delegate to the American Medical Association, and, most importantly, a dedicated advocate for my patients. On March 21, 2020, I met my first patient with Covid-19. She survived, but I know many who did not. We all can play a critical role by supporting programs that improve health and well-being in communities by increasing access for our most vulnerable populations.

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The House of Representatives has already passed a three-year extension of the

subsidies in the Build Back Better Act, but the Senate should make them permanent. Let's support hardworking Americans who simply want to be able to afford health insurance. If the current tax credits are allowed to lapse, premiums could rise by an estimated \$50 per month or \$600 a year. This would mean millions of Americans, and thousands of Wisconsin families, would effectively be unable to afford their plans again.

For a lot of Wisconsinites, these health care subsidies are the difference between having care and not having care. Across the country, 42 percent of marketplace enrollees are individuals with household income between one and 1.5 times the federal poverty level. Millions of them currently pay nothing or a small amount for their monthly premiums with the help of subsidies. If Congress fails to protect these vital tax credits, low-income Americans will face the sharpest rise in health care costs. Many could lose their insurance altogether.

In order to make sure these subsidies continue to help so many — and take great steps toward a health system with equitable care — expanded marketplace subsidies must be made permanent through the budget reconciliation package being negotiated right now in the Senate. According to analysis by the Urban Institute, 32,000 uninsured Wisconsinites could gain new access to health coverage next year if the subsidies are made permanent. Across the country, the number of uninsured could drop by more than four million people.

There has never been a more important time to ensure all Americans have access to the quality health care they need and deserve. We are counting on the Senate and its health care champions to do everything they can to make permanent the current marketplace subsidies. With permanent subsidies, the people, families and communities across Wisconsin would be equipped to recover from the past and potential future impacts of the pandemic — and any health needs to come.

The public health of all Wisconsinites depends upon our collective commitment to providing care to everyone in need.

— Lee, MD, MPH, is a hospitalist and physician advisor in Southeast Wisconsin. The opinions offered here are his personally and do not represent his employer.