

U.S. Sen. Baldwin: Supports new legislation to lower health care costs & expand access to insurance for 4 million more Americans

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WASHINGTON, D.C. – Today, U.S. Senator Tammy Baldwin (D-WI) joined Senator Jeanne Shaheen (D-NH) to introduce new legislation to improve access to health care by lowering premiums and deductibles for low- and middle-income families. The *Improving Health Insurance Affordability Act* would expand coverage to more than four million Americans who are currently uninsured and reduce health care costs for millions of additional individuals who already have coverage – which is especially critical given the COVID-19 pandemic.

“More Americans are uninsured today than when Trump took office four years ago. It’s time to turn the page after the Trump Administration spent years sabotaging our health care system,” **said Senator Baldwin.** “We need to protect and expand access to affordable health insurance. This reform will lower health care costs and help more Americans find the quality health care coverage they need now, at a price they can afford.”

The *Improving Health Insurance Affordability Act* would expand eligibility for the Affordable Care Act’s (ACA’s) premium tax credits for Health Insurance Marketplace coverage for individuals who currently are ineligible, while also making the premium tax credits more comprehensive for people who are currently eligible for them. The bill would increase the value of the tax credits available to people with income between 100 and 400 percent of the federal poverty level (FPL) – who are already

eligible for assistance – while expanding eligibility for premium tax credits to include individuals with income above 400 percent of FPL. The bill would also make the second-lowest-cost Gold plan the benchmark plan upon which premium tax credits are based, rather than the lower value Silver plan, which would substantially reduce deductible and out-of-pocket costs for families of all incomes. Finally, the bill would also increase the value of cost-sharing reduction (CSR) assistance for people with income between 100 and 250 percent of FPL (who are already eligible), while also expanding eligibility for CSR assistance to people with income up to 400 percent of FPL.

The premium tax credit enhancements in her bill are included on a temporary basis in the *American Rescue Plan Act* that passed in the House and will now be considered in the Senate.

A February 2021 Urban Institute [analysis](#) of changes included in the legislation indicates that this bill could result in more than four million uninsured individuals obtaining health insurance coverage, while reducing per person total premium and out-of-pocket costs by \$1,390 per year on average. This includes more than a 37 percent reduction in monthly premium costs per person and more than a 16 percent reduction in cost-sharing and out-of-pocket costs. Some consumers who would be newly eligible for CSR assistance or eligible for heightened levels of CSR assistance could see even greater savings through reduced deductibles.

The bill has been endorsed by Families USA, Protect Our Care and the National Partnership for Women & Families.

In addition to Senators Baldwin and Shaheen, the legislation is cosponsored by Senators Bob Casey (D-PA), Michael Bennet (D-CO), Maggie Hassan (D-NH), Richard Blumenthal (D-CT), Jack Reed (D-RI), Catherine Cortez Masto (D-NV), Debbie Stabenow (D-MI), Tina Smith (D-MN), Jon Tester (D-MT), Chris Murphy (D-CT), Ben Cardin (D-MD), Jacky Rosen (D-NV), Amy Klobuchar (D-MN) and Tim Kaine (D-VA).

Full text of the bill is available [here](#).

For four years, Senator Baldwin has led the fight in the Senate against the Trump administration's health care sabotage, and she continues working to expand access to quality, affordable health care for everyone. Her [No Junk Plans Act](#) would overturn the Trump administration's expansion of junk insurance plans that don't have to cover people with pre-existing health conditions, and don't have to cover essential Affordable Care Act health care like prescription drugs, emergency room visits, and maternity care. Baldwin's [Advancing Youth Enrollment Act](#) would make nearly five million uninsured young adults eligible to receive additional financial support that would help reduce their monthly health insurance premiums and out-of-pocket costs. And, she's long supported efforts to increase support for the Navigator program and outreach and enrollment assistance. [Senator Baldwin's ENROLL Act](#) would restore funding for the Navigator program that helps American families get the information and support they need to find a quality health care plan at a price they can afford. During his time in office, Trump slashed federal funding for the Navigator program by 84 percent. Trusted Navigator programs like those in Wisconsin have had their funding cut by nearly 75 percent since 2017, meaning fewer people in Wisconsin have received the support they need to obtain affordable coverage. Baldwin also authored legislation to respond to this need in the context of the current pandemic. Her [COVID Enrollment Response \(COVER\) Act](#) would invest in outreach and enrollment assistance to help more Americans find quality, affordable health insurance during this public health crisis.

An online version of this release is available [here](#).