

Bill Kaplan: Congress must extend health care coverage

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The pandemic isn't over. COVID-19 cases are slowly rising nationally, including Wisconsin. Although there's only a slight rise in hospitalizations, while deaths decline, now is not the time to drop our guard. Too many have still not been partially or fully vaccinated, increasing the risk of more COVID-19 variants.

It's clear that COVID-19 vaccines are "free, safe and highly effective" according to an updated study by the Peterson Center on Healthcare and the Kaiser Family Foundation. The study found that about 234,000 deaths could have been prevented with 2 shots. Moreover, 3rd and 4th booster shots would prevent more deaths.

Affordable Care Act (ACA) private insurance, Medicaid expansion (38 states) and emergency Medicaid enrollment all provided healthcare security for millions, as did federal assistance to hospitals and payment for vaccination and testing. This coverage, funding and heroic doctors and nurses kept the human toll from being higher. It's never the time to let the healthcare uninsurance rate rise.

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Congress has a limited window of opportunity to extend and strengthen health care coverage. The only path forward is budget reconciliation legislation, which cannot be filibustered and can pass with a majority (all Democratic senators and the vice president). A simple pared down bill has a chance to be considered and pass.

President Biden said: "Look, folks, we need to keep up the fight." And, White House Chief of Staff Ron Klain told NBC: "We have to come back and figure out what formula works with the 50 to get it passed in the Senate." Moreover, White House

Press Secretary Jen Psaki, at a press briefing, said: “(A) reconciliation package (includes) investment in climate; ... lowering the cost of childcare, eldercare and health care We’re talking to everybody” That includes West Virginia Democratic Senator Joe Manchin, who has expressed an openness if it includes reducing the deficit. Now is not the time for recrimination or unrealistic proposals. Hard choices must be made.

Two looming train wrecks will hit regular folks hard. First, the Biden administration’s enhanced tax credits for ACA private insurance expire at the end of 2022, resulting in over 3 million Americans becoming uninsured and many others facing higher premiums. At least 30,000 Wisconsinites would lose health care coverage because it was unaffordable (Robert Wood Johnson and Urban Institute). The U.S. Department of Health and Human Services estimated that expiration would lead to an average monthly premium increase of \$90 for Wisconsinites. Second, millions, including hundreds of thousands of Wisconsinites, could lose Medicaid coverage if the COVID-19 health emergency ends this summer.

Now is not the time to let the perfect be the enemy of the good. A reconciliation bill could prevent the train wrecks: Extend ACA private insurance enhanced premium tax credits for at least a few years; allow low-income Americans, including Wisconsinites, in non-Medicaid expansion states to be covered by the ACA enhanced premium tax credits; and help transfer Medicaid enrollees that lose coverage to ACA marketplace coverage. Congress must extend health care coverage. It’s right morally and politically.

— Kaplan wrote a guest column from Washington, D.C., for the *Wisconsin State Journal* from 1995 – 2009.