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Protect Our Care Wisconsin: Biden Administration continues to expand affordable coverage and protect consumers

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Washington DC — Yesterday, the Biden administration's fix to the "family glitch" took effect, which will expand coverage and lower costs for more than one million Americans. This new rule means that more families can access premium subsidies for coverage through the Affordable Care Act (ACA) marketplaces. Fixing the family glitch will especially help children, people of color, rural Americans, and low-income families afford the health care they need.

The news comes as the Centers for Medicare & Medicaid Services (CMS) released the proposed Notice of Benefit and Payment Parameters for 2024, which takes important steps to make ACA coverage more accessible, affordable, and equitable for the American people. Specifically, the new rules will expand access to mental health and substance use disorder treatment, promote prescription drug affordability, and make it easier for patients to enroll in and maintain their health insurance. In response, Protect Our Care Chair Leslie Dach issued the following statement:

"President Biden is delivering on his promise to expand affordable health care for the American people. Fixing the 'family glitch' will build on the administration's work to increase coverage, lower costs, and make health care more equitable. This step alone could save families hundreds of dollars a month on their insurance, giving them more breathing room to pay for other necessities. Meanwhile, new ACA rules from CMS will help ensure patients have access to critical treatments. At a time when ACA coverage is already more affordable than ever before and the

uninsured rate is at an all-time low, these steps will only go further to improve the health and well-being of families nationwide."

Fixing the 'Family Glitch' Will Deliver Relief Families Nationwide:

The "Family Glitch" Impacts Millions of Americans. Millions of Americans qualify for affordable employer health coverage and are therefore not eligible for ACA premium savings on the Marketplace. However, as workers add dependents onto their health coverage, premiums rise, pushing the total cost of health coverage far beyond the percentage of income stipulated by the ACA. Because of the Family Glitch, workers are not eligible to receive premium subsidies through a Marketplace plan. It is estimated to impact more than five million Americans.

Fixing The Family Glitch Benefits Children & Improves Health Equity. Of the estimated 5.1 million Americans in the family glitch, the vast majority are relatively low-income and 2.8 million are children who are not eligible for CHIP. This puts families in the terrible situation of having to choose between health insurance for their children and other necessities. Lack of affordability continues to be a significant barrier to health coverage and an obstacle that must be addressed to reduce health inequities. Fixing the family glitch will especially help people of color, rural Americans, and low-income families access the health care they need.

Families Could Save Hundreds Of Dollars Per Month. A Health Affairs study estimated Americans in the family glitch pay an average of 15.8 percent of their income towards health premiums, nearly double what is permitted under the ACA. President Biden has proposed a rule that would eliminate the family glitch and allow families to purchase affordable coverage on the Marketplace with premium tax credits. Under this rule, 200,000 uninsured Americans would gain coverage and many families would save hundreds of dollars each much on health premiums.