

Access to Care

Healthcare must be adequate, affordable and accessible for all.

Over 20 million Americans gained healthcare coverage as a result of the enactment of the Affordable Care Act (ACA): the number of uninsured individuals dropped from 46.5 million in 2010 to 26.7 million in 2016, with some of the largest coverage gains made among low-income individuals and people of color. Despite the significant progress made by the ACA, however, there is still a long way to go to ensure that everyone has access to quality and affordable care, and we cannot wait any longer. **As the nation fights to overcome a devastating pandemic that has highlighted the critical importance of healthcare, it is vital that Congress act now to further expand access to quality and affordable care.**



In March 2021, President Biden signed the American Rescue Plan into law. In order to enable greater access to quality and affordable care during the COVID-19 pandemic, this law expanded the availability and generosity of tax credits, originally created by the ACA, that help to pay for healthcare premiums. As a result:

- Over 2 million individuals were able to renew their healthcare plan through the Marketplace (i.e., HealthCare.gov) and lower their premiums by over 40%, from \$103 to \$61, on average, using the updated tax credits; and
- Roughly one third of all consumers with healthcare plans from the Marketplace are paying \$10 or less per month in premiums.

However, these changes to the tax credits will only last for two years unless Congress acts now to make them permanent.

Congress must make the expansion of advance premium tax credits (APTCs) enacted in the American Rescue Plan permanent.

The American Rescue Plan also extended coverage for certain populations in Medicaid and included incentives for states to expand their Medicaid programs. The Medicaid program is critical for millions of people with or at risk of lung disease.



Congress must maximize the impact of policies in the American Rescue Plan designed to expand Medicaid coverage and continue to build upon them, such as by expanding continuous eligibility for both children and adults.

For more information

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