







The Honorable Chuck Schumer Majority Leader, United States Senate Hart Senate Office Building Room 322 Washington, DC 20510

July 31, 2022

Leader Schumer,

We, the undersigned civil rights organizations, thank you for your leadership in reaching a reconciliation package deal with good policies that will benefit the American people, including the provisions on climate change and energy security, ACA extensions and prescription drug pricing reform, and equitable revenue raisers. These provisions are vital for persons earning lower-incomes, people of color, and all underserved populations who withstand the worst of health, environmental and economic injustices. Still, we urge you to include in the final package the policy proposal put forward by Senators Warnock, Baldwin, and Ossoff, which would ensure coverage for the millions who fall into the Medicaid coverage gap.

As you know, there are 2.2 million adults with incomes below the poverty line who do not have a pathway to affordable coverage through either Medicaid or the marketplace because they live in one of the states that have not expanded Medicaid. This is known as the "Medicaid coverage gap." The following critical points underscore the urgency of addressing this critical health inequity now.

- Sixty percent of people in the gap in 2019 were people of color, reflecting long-standing racial and ethnic disparities in health care access. <u>Twenty-eight percent of uninsured adults in the coverage gap are Latino and 28% are Black</u>. By contrast, among all adults in these states, just 17% are Latino and 19% are Black. Between 2016 and 2019, uninsured rates in non-expansion states were already higher and increasing faster than in expansion states for <u>Latino</u>, Black, Native Hawaiian/Pacific Islander, and White people.<sup>1</sup>
- In the wake of the *Dobbs v. Jackson Women's Health Organization* decision, the need to ensure health care coverage is greater than ever. This is especially important for residents of non-expansion states. There are more than 800,000 women of reproductive age (19-49) in the coverage gap; 29% are Black and 33% Latina. These people are uninsured without any pathway to affordable health coverage. If they become pregnant, they can apply for pregnancy coverage. But coverage would not start until they are determined eligible for Medicaid, which means they would not be covered before they became pregnant and during the first months of pregnancy and could miss services like preconception health counseling and early prenatal care. Latinas are already twice as likely as white women to have a birth with late or no prenatal care.

<sup>&</sup>lt;sup>1</sup> Source: CBPP analysis of 2016-2019 ACS data. Note: Latino category can include any race. All race categories are non-Latino.

- Most of the non-expansion states are in the South, a region where <u>over half</u> of the country's Black population lives, which has <u>high rates of maternal mortality</u>, and where states are moving most rapidly to eliminate access to abortion in the wake of the Supreme Court's decision in *Dobbs*.
  - o Black women are already about <a href="three-times">three times</a> more likely to die from pregnancy-related complications than white women. Fully addressing maternal mortality and morbidity requires attention to people's health before and between pregnancies. Having care in these periods allows for identification and treatment of risk factors such as hypertension and diabetes as well as for preconception health care services such as counseling and prescriptions for folic acid, which reduces birth defects. Therefore, filling the coverage gap must be part of a comprehensive strategy to address the Black maternal health crisis.

While we publicly support this reconciliation effort, it would be a missed opportunity to exclude Senator Warnock's proposal to expand the ACA to close the Medicaid coverage gap. This bill already has ACA premium tax credit extensions, the Senators' proposal simply extends ACA subsidies to target those in the Medicaid coverage gap, and to get health care to the most vulnerable people who lack access to care simply because of where they live. During the 2020 election, Democratic leaders <u>vowed</u> to eliminate the coverage gap. Now is our best chance to fulfil that promise.

Thank you for your leadership and your urgent attention to this civil and human rights matter. If you would like to connect with our organizations, please contact Joi Chaney, Executive Director of the Washington Bureau and Senior Vice President of Policy & Advocacy at the National Urban League, at <a href="mailto:jchaney@nul.org">jchaney@nul.org</a>.

## Sincerely,

Marc H. Morial President & CEO National Urban League

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