

June 17, 2020

The Honorable Nancy Pelosi
Speaker of the House
United States House of Representatives
Washington, DC 20515

The Honorable Mitch McConnell
Majority Leader
United States Senate
Washington, DC 20515

The Honorable Kevin McCarthy
Republican Leader
United States House of Representatives
Washington, DC 20515

The Honorable Chuck Schumer
Democratic Leader
United States Senate
Washington, DC 20515

Dear Speaker Pelosi and Leaders McConnell, McCarthy, and Schumer and Senate Committee on Health, Education, Labor, and Pensions:

As leaders of some of the United States' largest workforces, benefits providers, financial services providers and healthcare institutions we write to you today with an urgent request to open a one-time Special Enrollment Period ("SEP") to allow all uninsured Americans to enroll in America's health insurance Marketplace. We applaud the addition of this Special Enrollment Period to the "HEROES Act" and strongly encourage you to ensure this one-time option is enacted via this or other forthcoming legislation.

Our nation's insurance Marketplace guarantees coverage regardless of health status and ensures affordability thanks to Advanced Premium Tax Credits. We are calling on you to use this existing system to support millions of Americans who need it now. Unfortunately, current requirements to qualify for existing SEPs create friction that gets in the way of Americans enrolling in new coverage or coverage for the first time — you have the power to remove it.

With over 40 million Americans now likely unemployed and nearly 30 million Americans already uninsured headed into this pandemic, millions of individuals are at risk of not being able to afford health care in the time they need it most:

1. **156 million Americans received employer-sponsored health insurance** in 2019 and rapidly rising unemployment rates mean millions more are soon to lose the coverage they need to receive care through this pandemic. On May 13, the Kaiser Family Foundation estimated that at least 27 million Americans will lose employer-sponsored health insurance.
2. **Millions of Americans who don't have access to employer-provided healthcare benefits**, including independent contractors, part-time workers and small business employees, are also not eligible to enroll today. These include the very Americans serving on the front lines as "essential workers" delivering our food and supplying our families, enabling us to safely shelter in place. Millions lacked health insurance headed into this pandemic. None of them are eligible to enroll now.
3. **And millions of Americans are seeing rapid declines in income** that qualify them for existing health insurance premium subsidies.

While there are existing “Qualifying Events” like job loss to enroll in coverage, we believe a one-time Special Enrollment Period for COVID-19 is necessary due to the fact that the 30 million Americans who were already uninsured won’t qualify under current Qualifying Event rules and these same rules are challenging to navigate for individuals who have just 60-days post job-loss to qualify.

None of the rest of these individuals can enroll in affordable coverage until the next Open Enrollment Period in November 2020, after which coverage would not start until January 2021.

Millions of Americans’ health and personal financial security are at risk.

You have the power to remove this barrier.

The Federally Facilitated Marketplace (healthcare.gov) is administered by the US Department of Health & Human Services and powers an existing and funded tax credit system that can immediately assist millions of Americans who are already uninsured or who are losing health insurance due to losing employer-provided coverage.

We’re calling on you to take action by opening up the existing system of marketplace coverage and tax credits to these at-risk Americans.

Private insurance companies who offer their coverage on the Marketplace — and hold the most risk of letting new Americans into their risk pools — have already stepped in to both guarantee COVID-19 care and to support this move of opening enrollment in individual major medical insurance to any American who needs it. On April 28, 2020, their association of America’s Health Insurance Plans and the Blue Cross Blue Shield Association, wrote to Congress supporting & requesting the creation of such an enrollment period, recommending:

“While individuals who have recently lost employer-based coverage are eligible to enroll in the Marketplaces as a result of an existing Special Enrollment Period (SEP), Congress could create a new, one-time SEP for enrollment in the Marketplaces specifically for those individuals who are uninsured and not otherwise eligible for an existing SEP.”

We are asking you to remove a single barrier — the enrollment period qualification requirements — to enable more Americans to get the coverage they need, while those same Americans scramble to navigate unemployment and to pay their bills.

To get Americans the coverage they deserve, we’re calling on Congress to **open a One-time Special Enrollment Period that:**

- **Lasts at least 8 weeks**, if not through the end of the calendar year, to ensure as many Americans can get the health coverage they need;
- **Removes all “qualifying event” documentation requirements** so that Americans can easily & quickly apply for coverage, without needing to gather additional proof of coverage loss and thereby risk losing their coverage in the weeks following their application;

- **Uses existing healthcare.gov and Enhanced Direct Enrollment technology** so that Americans do not have to wait on-hold to get their coverage; we understand that healthcare.gov is already equipped to enable this.

It's time to get out of Americans' way and make it easy to tap into an existing support system that is already funded and is supported by the private sector insurance carriers who have to underwrite the risk of new enrollments. In some states like California, where this period has been extended through June 30, we have already witnessed rapid growth in enrollment. Imagine the protection we could create if the Special Enrollment Period was enacted at a national scale.

We urge the White House and Congress to use existing government systems and simply open up enrollment to any American who needs coverage now. There is only upside for our country, its citizens, and the health of our nation.

Sincerely,

Noah Lang, CEO, Stride Health

Bastian Lehmann, Founder & CEO, Postmates

Tony Xu, Co-Founder & CEO, DoorDash

Apoorva Mehta, Founder & CEO, Instacart

Hill Ferguson, CEO, Doctor on Demand

Stacy Brown-Philpot, CEO, TaskRabbit

Micha Kaufman, Founder & CEO, Fiverr

Stephane Kasriel, former CEO, Upwork; Co-Chair World Economic Forum Global Future Council on the New Social Contract, California Future of Work Commission

Brandon Krieg, Co-Founder and CEO, Stash

Andy Slavitt, founder and board chair, United States of Care; former Acting Administrator, Centers for Medicare and Medicaid Services

Dr. Ezekiel Emanuel, Vice Provost for Global Initiatives at the University of Pennsylvania and chair of the Department of Medical Ethics and Health Policy

Dr. Bob Kocher, MD, Partner, Venrock and Former Special Assistant to the President for Healthcare and Economic Policy

Aneesh Chopra, President, CareJourney and former first Chief Technology Officer of the United States

Alistair Fitzpayne, former Chief of Staff, United States Department of Health and Human Services