



OREGON'S SENATOR JEFF MERKLEY

Coronavirus Resources: Health Coverage

American Rescue Plan

Oregon's U.S. Senator Jeff Merkley pushed for passage of President Biden's *American Rescue Plan* to get stimulus checks in Americans' bank accounts, help Main Street businesses stay afloat, and save the unemployment insurance program that 20 million Americans are relying on to make ends meet.

With this bill, urgently needed resources will be delivered to state, local, and tribal governments so they support the health of communities, and also pay firefighters, first responders, and other critical employees. Resources will go to schools and educators so they can safely get students back in the classroom. Resources will go to struggling families who are balancing work, school, and childcare from home. Resources will get personal protective equipment in the hands of frontline health heroes. And resources will mobilize a massive, national vaccine distribution plan to get shots into arms, and get past this pandemic.

Health Coverage Resources in the Bill

- Requires Medicaid and CHIP coverage of COVID-19 vaccines and treatment with cost-sharing at 100% federal reimbursement. Also gives states the option to provide coverage to the uninsured for COVID-19 vaccines and treatments without cost-sharing, with vaccines at 100% federal reimbursement.
- Allows states for five years to extend Medicaid and CHIP eligibility for women for 12 months postpartum.
- Temporary increases states' base Federal Medicaid Assistance Percentages (FMAPs) by 5 percentage points for two years for states that have expanded their Medicaid programs.
 - Also includes a temporary FMAP increase of 7.35 percentage points for Medicaid Home and Community-Based Services (HCBS) for one year.
- Provides a 100% federal match for services provided to Medicaid beneficiaries receiving care through Urban Indian Organizations.
- The American Rescue Plan includes a premium assistance of 100% for COBRA continuation coverage for eligible individuals and families through September 30, 2021. This will allow individuals who lost their job-based health insurance to keep their insurance and receive federal funding to pay for the full COBRA premium.
 - COBRA coverage lets people who have job-based health coverage keep it for a period after they lose their jobs, have a reduction in hours, or are furloughed. Usually, people have to pay the full cost of the premium on their own.
 - The bill also provides for an extended election period to allow individuals who previously experienced a qualifying event to enroll in subsidized COBRA coverage. It also establishes an expedited review process for workers who are denied premium assistance for COBRA.
 - Please speak with your employer and health plan if you think you may be eligible for COBRA premium assistance.
- The American Rescue Plan also significantly reduces premiums for Affordable Care Act (ACA) marketplace plans for 2021 and 2022.
 - It increases premium tax credits, which will eliminate or reduce premiums for most current marketplace enrollees.
 - It also ensures that no marketplace enrollee, regardless of income, will spend more than 8.5 percent of their income on premiums.

- The American Rescue Plan also includes protections for people who have recently lost their jobs. It guarantees that people who receive unemployment benefits in 2021 receive the most generous premium tax credits if they enroll in an ACA marketplace plan.
- \$20 million to modernize or update State-Based Marketplaces.

For updates: Visit merkleysenate.gov/coronavirus for updates on these and other resources.