



U.S. House of Representatives

COMMITTEE ON THE BUDGET

Washington, DC 20515

January 22, 2020

Hon. Phillip Swagel, Ph.D.
Director
Congressional Budget Office
Washington, DC 20515

Dear Director Swagel:

As the tenth anniversary of the Affordable Care Act (ACA) approaches, the law's impact on the health and economic security of Americans is clear. As many as 130 million Americans with pre-existing conditions are protected from discrimination by health insurance companies. Twenty million Americans are enrolled in free or subsidized health coverage made possible by the ACA. And millions of Americans with employer-sponsored coverage can access preventive care without cost-sharing, keep their children up to age 26 on their plan, and pay the same premium regardless of their sex or health status.

But even with these dramatic gains, 30 million Americans still live without health insurance. And even for those Americans with health insurance, many are underinsured and still struggle with high deductibles and copays. Too many American families still must make the impossible choice between going to the doctor or putting food on their table; filling their gas tank or refilling a prescription.

Many Members of Congress are considering new approaches to further reduce the number of people without insurance coverage. To better understand how proposals to expand coverage could affect different segments of the uninsured population, I am requesting a report describing the population that is currently uninsured. The report should describe the characteristics of the currently uninsured population, their current options for obtaining health insurance coverage, the cost of those coverage options, and how long they remain without coverage. To assist Members of Congress in considering how different approaches might affect different segments of the uninsured population, the report should provide those estimates separately for different age and income groups. The report should also describe the reasons why individuals might not enroll in coverage and how going without insurance affects individuals' exposure to financial risk and their access to health care. The report should focus on the under 65 population, because the vast majority of elderly Americans are enrolled in Medicare.

The staff contact for this request is Emily King, who can be reached at 202-226-7200.

Sincerely,

John Yarmuth
Chairman