

April 23, 2020

The Honorable Mitch McConnell  
Senate Majority Leader  
United States Senate  
Washington, D.C. 20510

The Honorable Charles Schumer  
Senate Democratic Leader  
United States Senate  
Washington, D.C. 20510

The Honorable Nancy Pelosi  
Speaker of the House  
U.S. House of Representatives  
Washington, D.C. 20515

The Honorable Kevin McCarthy  
House Republican Leader  
U.S. House of Representatives  
Washington, D.C. 20515

Dear Speaker Pelosi, Leader McConnell, Leader McCarthy, and Leader Schumer,

As Congress works together on a fourth legislative package to address the devastating impacts of the COVID-19 national emergency, the undersigned organizations urge you to include a federal program to subsidize COBRA continuation coverage for Americans and families that have lost health care coverage due to furloughs and layoffs.

Large-scale disasters, whether traumatic, natural, or environmental are almost always accompanied by increases in depression, posttraumatic stress disorder (PTSD), substance use disorder, a broad range of other mental and behavioral disorders, domestic violence, and child abuse<sup>1</sup>. The Severe Acute Respiratory Syndrome (SARS) epidemic in 2003 left the country with increases in PTSD, stress, and psychological distress in patients and clinicians<sup>2</sup>. It is vital individuals and families have access and coverage for health care for the inevitable challenges and strain this emergency will have on the mental health and well-being of Americans today, months, and years ahead.

As you are aware, 26 million Americans have filed for unemployment<sup>3</sup>, which means millions of individuals and families will be left without health insurance. Although there are options for acquiring new coverage through the Affordable Care Act (ACA) or Medicaid, the transition to a new plan can have negative implications including changes in covered benefits, networks of providers, and restarting a deductible.

For Americans living in states that have not expanded its eligibility criteria, many will fall into the Medicaid coverage gap—having incomes above the Medicaid eligibility limits, but below the limit for ACA premium tax credits. Prior to the national emergency, two million Americans already fell into this coverage gap and we can expect this number to increase rapidly<sup>4</sup>. Although the ACA marketplace is another option, many plans have high deductibles and utilize narrow provider networks. This can make it increasingly difficult for individuals with mental health and substance use

<sup>1</sup> Galea, S., Merchant, R., Lurie, N. (April 10, 2020). The Mental Health Consequences of COVID-19 and Physical Distancing The Need for Prevention and Early Intervention. *JAMA Intern. Med.* Retrieved from <https://jamanetwork.com/journals/jamainternalmedicine/fullarticle/2764404>

<sup>2</sup> *Ibid.*

<sup>3</sup> Rainey, Rebecca. (April 23, 2020). Unemployment claims tops 26 million 5 weeks into the pandemic. *Politico*. Retrieved from <https://www.politico.com/news/2020/04/23/coronavirus-unemployment-claims-numbers-203455>

<sup>4</sup> Pollitz, Karen. (March 27, 2020). What People (and Policymakers) Can Do About Losing Coverage During the COVID-19 Crisis. Kaiser Family Foundation. Retrieved from <https://www.kff.org/coronavirus-policy-watch/what-people-and-policymakers-can-do-about-losing-coverage-during-the-covid-19-crisis/>

disorders to access specialized providers to meet their health care needs.

Similar to the Congressional actions taken in 2003 for trade-dislocated workers and in 2009 as part of the American Recovery and Reinvestment Act (ARRA) for Americans to obtain COBRA, we request Congress once again provide a federal subsidy program for Americans. Given the average premium costs of a 2019 job-based plan were \$7,188 for an individual and \$20,576 for a family<sup>5</sup>, the ability for Americans to maintain this type of coverage is untenable without assistance from the federal government. The importance of shielding individuals and families with health conditions that place them at higher risk for severe illness from COVID-19 and maintain the safety and continuity of care they are currently receiving is paramount.

The undersigned organizations thank you for your continued hard work in protecting Americans access to affordable and comprehensive healthcare during this national emergency. We look forward to working with you during this challenging time.

Sincerely,

2020 Mom

American Art Therapy Association

American Association for Marriage and Family Therapy

American Association for Psychoanalysis in Clinical Social Work

American Association of Geriatric Psychiatry

American Association of Suicidology

American Association on Health and Disability

American Counseling Association

American Foundation for Suicide Prevention

American Mental Health Counselors Association

American Psychiatric Association

American Psychological Association

Anxiety and Depression Association of America

Association for Ambulatory Behavioral Healthcare

Association for Behavioral and Cognitive Therapies

Association for Behavioral Health and Wellness

Centerstone

Children and Adults with Attention-Deficit/Hyperactivity Disorder

Clinical Social Work Association

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<sup>5</sup> *Ibid.*

Depression and Bipolar Support Alliance  
Eating Disorders Coalition for Research, Policy & Action  
Global Alliance for Behavioral Health and Social Justice  
Lakeshore Foundation\*  
Mental Health America  
NAADAC, The Addiction Professionals  
National Alliance on Mental Illness  
National Alliance to Advance Adolescent Health  
National Association for Rural Mental Health  
National Association of County Behavioral Health & Development  
National Association of Social Workers  
National Association of State Mental Health Program Directors  
National Consumers League\*  
National Council for Behavioral Health  
National Eating Disorders Association  
National Federation of Families for Children's Mental Health  
National Health Council\*  
National Register for Health Service Psychologists  
Postpartum Support International  
Psychotherapy Action Network (PsiAN)  
Residential Eating Disorders Consortium  
SMART Recovery  
The Kennedy Forum  
The Trevor Project

*\*Denotes a non-MHLG member organization*