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**CONGRESS OF THE UNITED STATES**  
**HOUSE OF REPRESENTATIVES**  
WASHINGTON, DC 20515

**COMMITTEE ON ARMED SERVICES**  
SUBCOMMITTEES:  
VICE CHAIR, STRATEGIC FORCES READINESS  
**COMMITTEE ON SCIENCE, SPACE,  
AND TECHNOLOGY**  
SUBCOMMITTEES:  
CHAIR, SPACE AND AERONAUTICS  
ENERGY

May 7, 2020

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

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

Dear Speaker Pelosi:

As you know, the coronavirus pandemic has had a severe and debilitating impact on the economy and the livelihood of American workers. Nearly 22 million Americans have filed unemployment claims and that number is only expected to increase as the outbreak continues. Millions of Americans are facing the loss of their paycheck and are poised to lose their health insurance as a result. Losing health insurance at any time is unacceptable, all the more so during an ongoing health emergency and all the attendant uncertainty. On behalf of our many constituents suddenly facing joblessness, we write to urge you to prioritize, during negotiations for CARES 2.0, assisting workers who have lost or are in danger of losing their health insurance due to being laid off or furloughed.

Currently, nearly 55 percent of American workers are insured through Employer Sponsored Insurance (ESI) and may lose access to their health insurance or face coverage gaps if they lose their job. Workers in this position have the option through the Consolidated Omnibus Budget Reconciliation Act (COBRA) to maintain their health insurance. However, COBRA is prohibitively expensive for many Americans, especially as they must also pay for housing, food and other necessities. In previous economic downturns, Congress increased subsidies to help workers afford COBRA. This should be done again in the next legislative package.

COBRA is a vital program because it furnishes health insurance coverage while allowing workers and their families to maintain their provider network and keep the same doctor they had while they were still on their ESI. For our constituents, this offers peace of mind amid the instability of unemployment during the pandemic, in addition to vital continuity of care if they are in the process of getting treatment from a medical professional that they know and trust. COBRA is also important for union households in that it allows them to maintain the health insurance that they strived so hard to negotiate as part of the collective bargaining process.

We applaud your leadership in the run-up to the passage of the bipartisan CARES Act. It was key that we acted quickly to help Americans with direct cash assistance, increased unemployment insurance and more funding for hospitals and frontline health workers. As we look to CARES Act 2.0, we must keep in mind the millions of workers who have or may lose their health insurance

coverage. Especially during a pandemic, no American deserves to have to choose between paying more to maintain health insurance or putting food on the table. The option for families to keep their existing insurance coverage amid COVID-19 should not be cost prohibitive.

Our constituents who are facing the dual crises of job loss and health insurance uncertainty need to be front and center in our discussions on the next legislative package. We look forward to working with you and the relevant committee chairs on how to proceed with lowering the barriers to maintaining coverage through COBRA during the pandemic.

Sincerely,



Kendra S. Horn  
Member of Congress



Steve Cohen  
Member of Congress



Rodney Davis  
Member of Congress



Eliot L. Engel  
Member of Congress



Ed Case  
Member of Congress



Kurt Schrader  
Member of Congress



Stephanie Murphy  
Member of Congress

/s/

Jahana Hayes  
Member of Congress



Max Rose  
Member of Congress

/s/

Sheila Jackson Lee  
Member of Congress

/s/

Michael F. Q. San Nicolas  
Member of Congress