



March 24, 2020

Congresswoman Lori Trahan  
 1616 Longworth Office Building  
 Washington, DC 20515

RE: Premium Assistance for COVID-19

Dear Congresswoman Trahan:

On behalf of a broad group of organizations representing Massachusetts employers and health plans committed to ensuring access to high quality and affordable health care, we are writing to ask for your support to ensure that small and mid-size employers who offer insurance to their employees and individuals who pay their own premiums are able to continue private insurance coverage through a federally funded premium assistance program. Congress is currently working on ways to support U.S. businesses through a third stimulus package moving through the legislative process. We believe a targeted premium assistance program, specifically earmarked for small and mid-size businesses and individuals, should be included as an additional component of any stimulus package that reaches the President’s desk.

Today our country faces an unprecedented threat due to the COVID-19 pandemic and our economic well-being is being severely threatened as our economy comes to an almost standstill. Employers are struggling to keep their workers employed, with most seeing declining revenues. Many Massachusetts employers want to maintain their employment levels but that is increasingly becoming more difficult, and for those who retain their employees, many are struggling to pay their employee’s health insurance premiums. To assist small and mid-size employers and individuals who purchase their own insurance, health plans can offer short-term “grace periods” for the payment of premiums, but no health plan can absorb extended grace periods or extensive requests by employers or individuals to delay payments.

Collectively, we believe that a federally funded premium assistance program earmarked and targeted to small and mid-size businesses and individuals is our best opportunity to keep people insured and not erode our state’s health insurance coverage gains. Without such an assistance

program, we will see unsustainable demand for Medicaid benefits in our state, putting further pressure on our state budget, and we will see many residents become uninsured. A targeted premium assistance program will ensure continuity of health insurance coverage and is our best hope for alleviating further strain on our state budget. It is also the best way to help our nation's providers stabilize their finances, by ensuring that they continue to be paid at commercial rates rather than substantially lower Medicaid rates that would further impact their budgets.

We respectfully request that any emergency response package advancing through Congress include financial relief earmarked specifically for premium assistance to be distributed through a targeted premium assistance program for small and mid-size businesses, along with individuals.

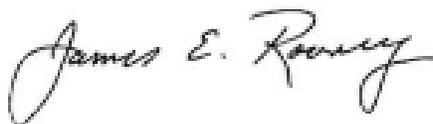
We appreciate your focus on protecting businesses and consumers who will be adversely impacted by the economic downturn resulting from this epidemic. We recognize that this is one part of a much bigger set of supports that small and mid-sized businesses need. We ask for your support to keep people insured, prevent further damage to already stretched state budgets, and protect our health care delivery system by ensuring providers will be reimbursed for the services they provide at commercial rates. We will be in touch with your office to discuss the best way to include this important proposal in the Stimulus bill.

Thank you for your efforts on behalf of all Massachusetts employers and residents.

Sincerely,



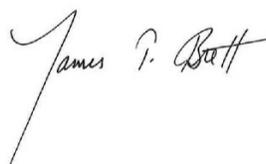
Brooke M. Thomson  
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Associated Industries of Massachusetts



James E. Rooney  
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Eileen McAnneny  
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Jon B. Hurst  
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