



Embargoed Until 2:00pm EST  
September 22, 2020  
Contact: [Tara Bradshaw](#)  
202-441-8255

## **AMERICANS NEED HEALTH INSURANCE SUPPORT NOW** *New Data Highlights Health Insurance Coverage Losses*

Washington – The **Alliance to Fight for Health Care** today released new [data](#) on health insurance coverage losses highlighting the need for Congress to take swift action in the next COVID-19 relief package to provide temporary COBRA funding to help people stay on their employer-provided health insurance if they have lost their jobs or been furloughed due to COVID-19.

“The COVID-19 crisis has touched all areas of the U.S. economy and many employers have worked hard to help furloughed workers keep their employer-provided health insurance,” said Ilyse Schuman, senior vice president, Health Policy, American Benefits Council. “Unfortunately, COVID-19 has forced too many employers to permanently lay-off staff—and along with losing their job, workers may have lost access to their health insurance coverage. The new data released today by the Alliance to Fight for Health Care show that nearly 7.5 million Americans have lost their coverage.”

America’s Health Insurance Plans (AHIP), an executive committee member of the Alliance to Fight for Health Care, conducted two surveys on the COVID-19 impact on coverage in the commercial market to all its member health insurance providers with enrollment in large group (self-insured and fully insured) and individual (on- and off-exchange) markets.

The surveys found:

- In April and May of 2020, almost **7.5 million** Americans enrolled in commercial health insurance lost their coverage.
- Most of the coverage loss occurred in the group market, with **7.3 million** Americans losing health coverage, including **5.2 million** in the self-insured market and **2.1 million** in the fully-insured market.
- Loss of health coverage in the individual market was more moderate at **0.1 million**. The off-exchange individual market accounts for most of that loss. Enrollment in the marketplace exchanges remained unchanged in that period.
- While few employers chose to terminate health insurance contracts (0.3%), a substantial number of employers requested a premium holiday (3.6%) or were unable to pay premiums (4.2%) during the same time frame.

“While recent news reports of COVID-19 health insurance coverage losses vary, this data should assure Congress of the need to act— these are people and families who need the security that affordable health insurance provides. We don’t yet have a cure for COVID-19, but we do have a viable solution to help people keep their health insurance. Congress can pass temporary COBRA funding that will help people now to stay on their job-based health insurance while the economy and job market continue to improve,” Schuman continued.

“The Alliance to Fight for Health Care appreciates AHIP undertaking this survey of their members to help measure the coverage losses attributable to COVID-19. Can you imagine everyone in the state of New Mexico losing their health insurance? That’s how many people in the fully-insured market—2.1 million Americans have lost their coverage. And if everyone from the great state of South Carolina— 5.2 million people— lost their coverage? That’s the total number of people in the self-insured market that have lost their coverage. The entire state of Arizona, with 7.3 million people, represents the total number of coverage losses in the group market (self-insured plans plus fully-insured plans). For the naysayers who think the COVID-19 health insurance coverage losses aren’t substantial enough for Congress to take action—ask yourself this: How can Congress let the equivalent of the population of an entire state lose their health insurance coverage? Congress can take action to lend a hand to keep health care affordable. Congress can take action that will let people keep the deductibles they have already paid this year, let people keep their doctors, and let people keep their plans. It’s the right thing to do,” Schuman concluded.

Families need the security and peace of mind that they can depend on their health care coverage—even if they have lost their job. In addition, [polling](#) shows **90% of voters support Congress taking immediate action to help Americans maintain coverage and continuity of care if they lose their job.**

**It’s time for Congress to help Americans keep their coverage when they need it the most.**

[Data deck available here](#)

*The **Alliance to Fight for Health Care** is a broad-based coalition comprised of businesses, patient advocates, employer organizations, unions, health care companies, consumer groups and other stakeholders that support employer-provided health coverage. The Alliance is committed to ensuring that employer-provided coverage remains an effective and affordable option for working Americans and their families, especially during times of global health and economic crisis. The coalition (previously working as the **Alliance to Fight the 40**), led the successful effort to repeal the so-called 40% “Cadillac Tax” on health care coverage.*

 @HealthCareFight | [www.fightforhealthcare.com](http://www.fightforhealthcare.com)

###