Job losses on a massive scale have been one of the most severe economic consequences of the COVID-19 pandemic. And since most of the nation’s nonelderly population receive their health insurance through their employer, losing your job could mean losing your health insurance coverage.

Providing comprehensive, affordable health coverage to tens of millions of uninsured individuals formed the foundation of the Affordable Care Act (ACA), and the AMA has been a strong proponent of the law, advocating for improvements to it while defending it in Congress and the courts. During the current crisis, the ACA marketplaces join Medicaid as vitally important sources of coverage for those who lose health insurance provided by their employers.

At the same time, COVID-19 shows that our efforts to cover the uninsured in this nation are not complete; more needs to be done. Those who lack health insurance are much more likely to delay or forgo needed care for chronic and acute conditions, a decision that could prove deadly. The ACA’s emphasis on no-cost preventive services (screenings, immunizations, counseling, etc.), as well as its promotion of coverage of essential health benefits and pre-existing conditions, is designed to ensure that our patients can access the care they need to detect and treat a broad range of health issues.

We at the AMA believe everyone deserves access to affordable, high-quality and comprehensive health insurance coverage. The ACA has achieved gains most of us now consider foundational, such as guaranteeing coverage for preexisting conditions. Signed into law 10 years ago last month, the ACA has provided coverage to an estimated 20 million people previously unable to obtain it. Those gains have been eroded by attempts to undermine the law for many years.

Second chance for critical coverage

Those who have lost coverage due to losing their job should be aware that marketplace
coverage—as well as financial assistance to help with premiums and cost-sharing responsibilities if they qualify—is available within 60 days. Job loss is a qualifying life event that opens the door to enroll in ACA coverage and gain access to any applicable financial assistance that makes premiums and cost-sharing responsibilities easier to afford. Now is the time to spread greater public awareness of this and other aspects of the ACA by increasing federal funding for outreach and enrollment assistance activities.

We also support the immediate establishment of a nationwide special enrollment period for ACA marketplace coverage. This will allow individuals who have recently lost their employer-based insurance—as well as individuals who were uninsured beforehand—to sign up for coverage while taking advantage of all the financial assistance for which they qualify, to lessen the impact of premiums as well as cost-sharing responsibilities.

Once in place, a special enrollment period would help dissuade people from delaying testing or treatment for COVID-19 for fear of the costs they would incur by being uninsured.

Build on ACA’s foundation

When it was enacted, the ACA included provisions that recognized that people would need help in enrolling in health insurance coverage, which not only includes assistance in confirming eligibility and completing enrollment documents, but also being aware of the coverage options available to them in the first place. This help is invaluable during the type of public health emergency we are now experiencing. Cuts in funding to outreach and enrollment assistance activities and navigator programs, should be reversed immediately and adequately funded.

We also believe that our representatives in government should be taking every possible step to not only fix the ACA, but also improve it. As outlined in “2020 and Beyond: AMA’s Plan to Cover the Uninsured,” improving the ACA appropriately targets providing coverage to the uninsured population, rather than upending the health insurance coverage most people enjoy, including those who receive coverage through their employers.

Physicians can help their patients, friends and neighbors get covered and stay covered. With the crisis of COVID-19, the safety net of sound, affordable health insurance coverage is more important now than ever before. The people deserve it, and our leaders should make it happen.