



October 6, 2021

The Honorable Patty Murray  
Chair  
Committee on Health, Education, Labor and  
Pensions  
154 Russell Senate Office Building  
Washington, D.C. 20510

The Honorable Richard Burr  
Ranking Member  
Committee on Health, Education, Labor and  
Pensions  
217 Russell Senate Office Building  
Washington, D.C. 20510

The Honorable Ron Wyden  
Chairman  
Committee on Finance  
221 Dirksen Senate Office Building  
Washington, D.C. 20510

The Honorable Mike Crapo  
Ranking Member  
Committee on Finance  
239 Dirksen Senate Building  
Washington, D.C. 20510

The Honorable Frank Pallone, Jr.  
Chairman  
Committee on Energy and Commerce  
2125 Rayburn House Office Building  
Washington, D.C. 20515

The Honorable Cathy McMorris Rodgers  
Ranking Member  
Committee on Energy and Commerce  
2125 Rayburn House Office Building  
Washington, D.C. 20515

The Honorable Richard E. Neal  
Chairman  
Ways and Means Committee Democrats  
U.S. House of Representatives  
1102 Longworth House Office Building  
Washington D.C. 20515

The Honorable Kevin Brady  
Ranking Member  
Ways and Means Committee  
1011 Longworth House Office Building  
Washington, D.C. 20515

Dear Honorable Chairs and Ranking Members:

While the COVID-19 pandemic continues to rage, we are deeply concerned about the growing burden of out-of-pocket costs on individuals who have been vaccinated, or are ineligible for vaccination, and are seeking treatment related to the virus. Protecting individuals who have contracted COVID-19, despite taking all necessary precautions, from incurring high bills for treatment should be a priority for Congress while we continue to fight this pandemic.

High deductibles, rising out-of-pocket costs, and unpaid medical bills are plaguing health care consumers – with [80% of voters](#) feeling that these costs only continue to increase each year. At the beginning of the pandemic, health insurers waived health care costs related to the virus, such as testing and treatment. However, most insurers are now changing course. Coverage for COVID-19 related issues and care options, such as telemedicine, are much less robust.

[Nearly three quarters of the largest health plans across the country are ending their COVID-19 waivers](#) and even more are set to end imminently. Ending these protections at a time when the nation is seeing similar rates of hospitalization and death as at the height of the pandemic is misguided. While hospitalization and death are overwhelmingly less likely for people who have been vaccinated, breakthrough cases are occurring, and we are seeing high rates of infection in children under 12 who are

ineligible for vaccination. Furthermore, some patients who have been treated for COVID-19 are now being [inundated with bills while their deductibles remain the same](#). During this ongoing pandemic, it is wrong for insurers to saddle vaccinated individuals and children who cannot yet be protected by the vaccine with higher health care costs – or worse, long-term medical debt – for testing and treatment.

According to a [recent study in JAMA](#), 18% of Americans hold medical debt in collections, totaling \$140 billion last year. This amount does not account for other unpaid medical bills owed directly to health care providers. Toxic medical debt from some hospital systems [has led](#) to the loss of people’s homes and decades-long liens, preventing students with hospital debt from enrolling in classes, and aggressive lawsuits against thousands of patients who had nothing more to give. People in our nation must be allowed the chance to emerge from this pandemic without more crippling medical debt.

While vaccination is an urgent public health priority, health insurers must recognize that consumers -- vaccinated or not -- should not be crushed further by the cost of COVID-19 treatment. We have already lost so much during this pandemic. We hope that this letter demonstrates the weight of this issue, and we urge you to protect consumers from facing higher out-of-pocket costs and more insurmountable medical debt as a result of this pandemic.

Sincerely,

# Consumers for Quality Care

