



January 27, 2023

President Joe Biden
The White House
1600 Pennsylvania Ave NW
Washington, DC 20500

Dear President Biden:

We applaud your administration's efforts to strengthen and protect Americans' access to quality care and reduce disparities in our health system. Despite the divided Congress, there are still opportunities to strengthen the Affordable Care Act (ACA), restore basic standards, and advance health equity. We write today to encourage you to follow through on the work you began on these issues two years ago.

As one of your first actions in office, you signed [Executive Order 14009 on January 28th, 2021](#), which directs relevant federal agencies to review Trump-era regulation and consider "suspending, revising, or rescinding" them. As you know, the Trump Administration put in place rules that created potentially harmful and discriminatory schemes like Individual Coverage Health Reimbursement Arrangements (ICHRAs) and expanded short-term limited duration insurance (STLDI), also known as junk insurance. On the second anniversary of your order, the administration has not taken public action to rescind these harmful Trump-era rules.

ICHRAs create a system of haves and have-nots with some employees forced to find coverage on their own with a stipend. The rule allows workers to be divided into different "classes," which invites discrimination and threatens health equity. Allowing more costly workers to be dumped into the individual market also could flood the risk pool of the ACA exchanges and increases costs for everyone who relies on the individual marketplaces for coverage.

Short-term plans, meanwhile, were meant to fill temporary gaps in an individual's coverage, such as when they are in between jobs. The previous administration's rules extended the length of these plans from three months to up to three years. Unfortunately, these extended plans typically do not protect pre-existing conditions or cover critical services like maternity and mental health. And they often leave low-income Americans with enormous and unanticipated medical bills. Patients need you to change short-term plans to align with their traditional goals.

Keep US Covered and working Americans are counting on you to follow through on your executive order and build a stronger health care system that boosts quality coverage for all working Americans. ICHRAs and junk insurance not only undermine the

quality and reliability of health coverage, but they also threaten the progress the country has made to improve health equity. We hope you don't lose sight of the progress already made by your administration.

We, the undersigned organizations, support your efforts to reverse ICHRAs and junk insurance.

Sincerely,

Keep US Covered
AIDS United
American Nurses Association
American Psychiatric Association
Business Forward
Community Catalyst
Little Lobbyists
Small Business Majority