



July 14, 2022

The Honorable Xavier Becerra
Secretary of Health and Human Services
Department of Health and Human Services
200 Independence Avenue, SW
Washington, D.C. 20201

The Honorable Janet Yellen
Secretary of the Treasury
Department of the Treasury
1500 Pennsylvania Avenue, NW
Washington, D.C. 20220

Submitted via email: stateinnovationwaivers@cms.hhs.gov

Re: United States of Care's Support for Washington's 1332 Waiver Application

Dear Secretary Becerra and Secretary Yellen:

United States of Care appreciates the opportunity to provide comments on Washington State's Section 1332 Waiver Application (waiver). We write in **strong support of the waiver** as one of the most promising opportunities to improve health coverage for Washington State residents since the passage of the Affordable Care Act.

[United States of Care](#) (USofC) is a non-partisan non-profit founded in 2018 with a mission to ensure everyone has access to quality, affordable health care regardless of health status, social need, or income. We were established by a diverse [Board of Directors](#) and [Founders Council](#) to advance state and federal policies that solve the challenges people face with our health care system. We seek to [understand people's unique needs](#) to drive health policy innovation and partner with elected officials and stakeholders to pass and implement those ideas.

At USofC, we have a vision of a better, more equitable, accessible, and affordable health care system that is centered on peoples' needs. Across the country, people have a desire for a health system that works when, where, and how they need it - at an [affordable cost](#). Across all demographics, there are commonalities in the [problems people identify](#) within their health care system including cost, access to care, and equity.

That is why we are supporting the 1332 waiver application Washington submitted: it creates more affordable, equitable care. **In Washington State today, many immigrants go without critical health care** because they are structurally excluded from affordable health coverage. Over 100,000 of Washington's immigrant residents lack insurance today due to this systemic inequity.¹ Left with no recourse, many of these community members currently forgo needed care until it becomes an emergency. As you know,

¹ WA Office of Financial Management analysis of American Community Survey, 2019 1-year PUMS.

without insurance, people are more likely to have poor health status, be hospitalized for preventable conditions and acute illnesses, and die prematurely.²

We strongly support Washington’s proposed waiver because it offers a pathway to a healthier future:

- The waiver would allow Washington State to remove federal barriers to health coverage, offering all Washington residents the same opportunity to purchase Qualified Health Plans and Qualified Dental Plans.
- The waiver would also permit Washington State to invest state funds toward more affordable coverage for low-income residents, with no impact to the federal deficit.
- The waiver would improve health equity, addressing one of the root causes of the disproportionate uninsurance rates and poorer health outcomes many of Washington’s communities of color face today.³
- The waiver would improve the broader individual insurance market by lowering premiums and reducing application barriers that prevent families from applying for coverage together.

We urge you to approve the waiver as rapidly as possible. Washington’s waiver aligns with the stated goal of Affordable Care Act Section 1332, “to pursue innovative strategies for providing residents with access to high quality, affordable health insurance while retaining the basic protections of the ACA.”⁴ As demonstrated in the application, the waiver satisfies Section 1332’s guardrails while proposing an innovative state solution to increase coverage. This is particularly crucial and time-sensitive now, as long-standing inequities have been exacerbated by the pandemic. Immigrants and communities of color are disproportionately contracting, hospitalized for, and dying from COVID-19.⁵ Washington residents cannot wait for coverage any longer.

We applaud the waiver’s privacy assurances. The waiver application recognizes the importance of privacy to Washington residents who may seek coverage under the waiver. The waiver proposes to maintain state program integrity standards while safeguarding the privacy of individual Washington residents. The waiver appropriately specifies that individual information about applicants and enrollees covered via the waiver will not be shared with the federal government. We look forward to federal confirmation of this assurance.

As an organization dedicated to a more affordable, accessible, and equitable health care system, we have provided [support](#) to other states pursuing innovative 1332 waivers. The recent approval of [Colorado’s](#) 1332 waiver, which gives the state the ability to leverage pass-through funding to provide

² See, e.g., Tolbert, J. et. al, “Key Facts about the Uninsured Population,” Kaiser Family Foundation (Nov. 2020), <https://www.kff.org/uninsured/issue-brief/key-facts-about-the-uninsured-population/>.

³ See generally, Yen W., “Washington State Health Services Research Project: Statewide Uninsured Rate Remained Unchanged from 2018 to 2019,” WA State Office of Financial Management (Dec. 2020); Yen W., “Health Coverage Disparities Associated with Immigration Status in Washington State’s Non-elderly Adult Population: 2010-17,” WA State Office of Financial Management (May 2019); Hadley, J. “Sicker and poorer—the consequences of being uninsured: a review of the research on the relationship between health insurance, medical care use, health, work, and income,” Medical Care Research Review. 2003;60 (June 2003):35-75S.

⁴ See “Section 1332: State Innovation Waivers,” CMS.gov, at https://www.cms.gov/CCIIO/Programs-and-Initiatives/State-Innovation-Waivers/Section_1332_State_Innovation_Waivers-

⁵ See Washington State Department of Health, COVID-19 Data Dashboard, at <https://doh.wa.gov/emergencies/covid-19/data-dashboard>.

coverage and financial assistance to residents regardless of immigration status, sets an important precedent for other states. With the approval of Washington's 1332 waiver, the state will offer more affordable coverage to all, promoting a more equitable system.

Through the waiver and other state policy solutions, Washington will make significant progress toward meeting the basic health care needs of all Washingtonians, which will make every community healthier and our national economy stronger. We strongly support Washington State's effort to secure the federal flexibility needed to achieve this goal and respectfully ask that you expeditiously review and approve Washington's 1332 waiver application.

Thank you again for the opportunity to comment. Please contact Elizabeth Hagan at EHagan@usofcare.org with any questions.

Sincerely,

Elizabeth Hagan,
Director of Policy Solutions
United States of Care