

Congress Must Prioritize Affordable Cancer Care in the Budget Reconciliation Package



In a recent [poll](#), 51% of cancer patients and survivors report incurring medical debt as a result of their cancer care. Of those patients, 45% have delayed or avoided medical care for serious issues as a result of the debt they incurred. As Congress considers budget reconciliation legislation, ACS CAN urges lawmakers to help cancer patients and survivors with significant and rising cancer care costs by:

Extending Enhanced Affordable Care Act (ACA) Subsidies

As part of the *American Rescue Plan Act* enacted in March 2021, Congress made premiums in the health insurance marketplaces more affordable for many individuals by increasing the amount of and expanding eligibility for Advanced Premium Tax Credits, otherwise known as subsidies. Having comprehensive and affordable health insurance coverage is a key determinant in surviving cancer. [Research](#) from the American Cancer Society shows that uninsured Americans are less likely to get screened for cancer and thus are more likely to have their cancer diagnosed at an advanced stage when survival is less likely and the cost of care more expensive. Expanded subsidies allow more individuals to purchase plans through the marketplace, which provide consumers with more comprehensive coverage than other options such as short-term, limited-duration health plans.

ACS CAN urges Congress to make permanent the enhanced subsidies that were provided in the American Rescue Plan.

Closing the Medicaid Coverage Gap

An [estimated](#) 2.2 million low-income adults who would benefit from Medicaid if their state expanded coverage are in the “coverage gap,” uninsured and unable to qualify for affordable health insurance. [Research](#) shows that cancer outcomes are better in states that have expanded Medicaid; one recent study showed that Medicaid expansion was associated with better long-term survival across a variety of cancers and for patients with both early- and late-stage disease at diagnosis.

ACS CAN urges Congress to permanently close the Medicaid coverage gap.

Creating Medicare Part D Cap and Smoothing Mechanism

Medicare Part D beneficiaries who do not qualify for the Part D low-income subsidy (LIS) program face unlimited cost sharing for their prescription drugs. For cancer patients – who rely heavily on life-saving drug therapies – these costs are often substantial. Unfortunately, due to the construct of the Part D benefit beneficiaries with high drug costs can incur significant out-of-pocket costs in a short period of time. A “smoothing” mechanism would allow beneficiaries the opportunity to pay these out-of-pocket costs over several months, thereby improving access to medications.

ACS CAN urges Congress to impose an annual cap on Part D out-of-pocket costs and include policies to “smooth” these costs.