

Policy At A Glance:

Build Back Better Act (H.R. 5376)

The Build Back Better Act (BBBA) is a transformational bill that aims to expand and strengthen public and private health insurance coverage, make health more affordable and accessible, combat climate change, and improve the health of the nation's most vulnerable population. This brief will provide an overview of the six major health provisions of BBBA as passed by the House of Representatives.

Introduction

On November 19, 2021, the United States House of Representatives passed the Build Back Better Act (BBBA, H.R. 5376), a \$1.7 trillion spending package that provides social, health, climate change, and other essential provisions.¹ BBBA is a transformational bill that aims to expand and strengthen public and private health insurance coverage, make health more affordable and accessible, combat climate change, and improve the health of the nation's most vulnerable populations.² Furthermore, BBBA builds on existing congressional policies such as the American Rescue Plan Act (ARPA) to offer Americans an extension and improvement of existing provisions.

This brief will provide an overview of the following health provisions of BBBA:

1. Public Health Infrastructure and Workforce
2. Public Health Preparedness
3. Maternity Care and Postpartum Coverage
4. New Medicare Hearing Benefits
5. Medicaid Coverage Gap
6. ACA Marketplace Subsidies

Relevant Dates for H.R. 5376³

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| 9/27/2021 | Introduced in the United States House of Representatives |
| 11/19/2021 | Passed by the House |
| 11/19/2021 | Sent to the Senate for consideration |



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Public Health Measures to Protect the Vulnerable

Public Health Infrastructure and Workforce

The Build Back Better Act aims to invest over \$35 billion in public health infrastructure and workforce development to accomplish the following:⁴

1. Expand the capacity to train the next generation of primary health care providers
2. Modernize and rebuild public health departments
3. Support the modernization and construction of health care facilities (e.g., behavioral health centers, hospitals, schools of medicine and nursing, and community health centers)

Public Health Preparedness

To effectively equip our nation for any future public health emergencies, BBBA aims to invest over \$15 billion toward pandemic preparedness efforts such as strengthening our supply chains, supporting domestic and global manufacturing of vaccines, investing in therapeutics, boosting biosecurity, sustaining the strategic national stockpile, and building on the efforts provided by the 2021 American Rescue Plan Act.⁴

Maternity Care and Postpartum Coverage

Under Medicaid, healthcare coverage for pregnant individuals lasts through 60 days postpartum.⁵ The 2021 American Rescue Plan Act, however, provided states with a new option to extend Medicaid postpartum coverage from 60 days to 12 months effective for five years starting on April 1, 2022.⁶

Taking this ARPA provision further, the Build Back Better Act would permanently extend Medicaid postpartum coverage from 60 days to 12 months, develop new options for states to adopt a maternal health home model that coordinates care for pregnant and postpartum individuals receiving Medicaid benefits, and provide federal grants to improve other components of maternal health care.⁷ Federal funds would be used to address a vast range of issues, such as:⁵

1. Diversifying the perinatal nursing workforce
2. Supporting research and programs that promote maternal health equity
3. Addressing social determinants of maternal health

New Medicare Hearing Benefits

Hearing services are not currently covered under Medicare except under limited circumstances such as cochlear implantation. Medicare Advantage plans offer hearing services as an extra benefit, and, in 2021, approximately 17.1 million people on the Medicare Advantage plan received hearing services. However, the value and benefits vary.⁵ Starting in 2023, the BBBA will add hearing services coverage to Medicare Part B. Coverage would include hearing rehabilitation, hearing treatment services, and hearing aids.⁵ This provision aims to alleviate the financial burden placed on individuals who are struggling to pay out-of-pocket and increase access to these services to individuals who would not otherwise be able to afford these services.



Expansion and Improvement of Healthcare Coverage

Medicaid Coverage Gap

Alabama, Texas, and Florida are among the 12 states that have yet to adopt the ACA provision to expand Medicaid eligibility for low-income adults.⁸ This lack of Medicaid coverage results in a gap in healthcare coverage for individuals whose income is too high to be eligible for Medicaid in their state but too low to qualify for premium subsidies in the ACA Marketplace. The Build Back Better Act aims to address this coverage gap by allowing individuals living in states that have not expanded Medicaid (known as non-expansion states) to purchase subsidized coverage on the ACA Marketplace from 2022 through 2025.⁹

In addition, BBBA aims to discourage states from dropping current expansion coverage by increasing the federal match rates from 90% to 93% for states that have adopted the ACA Medicaid expansion over three years (2022-2025).⁹

The Congressional Budget Office (CBO) estimates that 1.7 million individuals will become insured by addressing the coverage gap.¹⁰ This increase in insured individuals may lead to increased access to quality healthcare and better health outcomes for the affected population. It is worth noting that a majority of individuals that fall within this coverage gap are from minority backgrounds that are known to be marginalized and lack access to quality healthcare.



ACA Marketplace Subsidies

Under the ACA, individuals are eligible for subsidies for marketplace insurance coverage based on their income, with the subsidy ending at 400% of the federal poverty level (FPL).⁹ In 2021, the American Rescue Plan Act (ARPA) temporarily expanded eligibility for subsidies by removing the upper income threshold.¹¹ Furthermore, ARPA provided people receiving unemployment insurance benefits with zero-premium, low deductible plans.⁹ However, these provisions are only in effect for 2021 and 2022. (For more details, please refer to IHPL's June 2021 Policy Brief titled [The American Rescue Plan Act of 2021 and Health Insurance Coverage](#).)

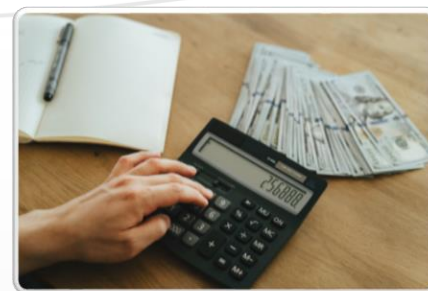
The Build Back Better Act would extend the provisions provided by the ARPA through the end of 2025 and extend the special marketplace subsidy for individuals receiving unemployment benefits for four additional years.¹ According to the CBO, these provisions are estimated to reduce the number of uninsured by 1.2 million.

Conclusion

The Build Back Better Act as introduced and passed by the House seeks to be a transformational piece of legislation that would expand and strengthen public and private health insurance coverage, make health more affordable and accessible, and improve the health of the nation's most vulnerable populations. However, the chances of the Senate approving the bill are looking slimmer and slimmer with the strong pushback by multiple stakeholders, including Senator Joe Manchin (D-WV) whose support is critical given the narrowly divided Senate.¹³ The biggest concern with the bill is its price tag. The opponents are concerned about adding to the already high national deficit. Although the BBBA may not survive in its current form or survive the rigorous legislative process at all, it is still important to understand its provisions and what it attempts to accomplish.

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Did you know?

According to the Congressional Budget Office, the Build Back Better Act would increase the national deficit by \$3 trillion over ten years if the key provisions of the BBBA become permanent.¹²



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