



California Public Employees' Retirement System

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The Honorable Zoe Lofgren
Chair, California Democratic Congressional Delegation
1401 Longworth House Office Building
Washington, DC 20515

The Honorable Alex Padilla
331 Hart Senate Office Building
Washington, DC 20510

The Honorable Ken Calvert
Dean, California Republican Delegation
2205 Rayburn Building
Washington, DC 20515

The Honorable Adam Schiff
112 Hart Senate Office Building
Washington, DC 20510

May 15, 2025

Subject: Protect Access to Affordable Health Insurance Coverage for Individuals and Families in California

Dear Chair Lofgren, Dean Calvert, Senator Padilla, Senator Schiff, and Members of the California Congressional Delegation,

On behalf of the California Public Employees' Retirement System (CalPERS), I am writing to urge you to vote to protect access to affordable health insurance coverage for individuals and families in California. As Congress debates the current budget framework and tax legislation, it is imperative that federal investments in high-quality, equitable care and affordable coverage be protected for all Californians. Specifically, the Energy and Commerce Committee's draft provisions to freeze states' provider taxes at the current rates and prevent implementation of new provider taxes, decrease enhanced FMAP from 90% to 80% for states that provide care regardless of immigration status, and institute working requirements will significantly increase unsustainable costs to the state of California. These provisions would dramatically reduce access to health care for Californians who rely on Medicaid (Medi-Cal) and Marketplace coverage (Covered California). It would also put significant upward pressure on prices in the California commercial insurance market and destabilize its health care market, individually and collectively, the changes would make health care less affordable and less accessible to the hard-working public sector employees, retirees, and families who depend on CalPERS for their health care.

With more than 1.5 million members, CalPERS is the largest commercial health benefits purchaser in California and the second largest commercial purchaser in the nation after the federal government. In 2023, we spent over \$11.3 billion to purchase health benefits for active and

retired members and their families on behalf of the State of California (including the California State University) and nearly 1,200 public agencies and schools.

Our interests, however, extend beyond our members. Like CalPERS, Medi-Cal and Covered California are vital components to comprehensive insurance coverage in California. Any disruption to one undermines the stability of the entire health care system, given their deep interconnectedness in serving Californians.

Medi-Cal covers nearly 15 million people, more than one-third of the state's total population, and half of the state's children.¹ Attached is a table that provides the number of constituents in each of California's 52 Congressional districts that are enrolled in Medi-Cal. As the Congressional Budget Office has just affirmed, hundreds of billions of dollars in Medicaid funding cuts to states would increase the number of uninsured by millions – with cascading negative effects on the entire health care system.² When populations lack health insurance, costs shift to the commercial market through uncompensated care, which is exacerbated due to the increased emergency room usage and limited access to preventive services. This dynamic drives up overall health care expenses, resulting in higher premiums for insured individuals. Funding cuts to these programs can also be detrimental to the stability of financially imperiled hospitals in rural and inner-city areas, further eroding quality and access to care. Moreover, federal funding reductions would lead to significant job losses in the health care sector as well as other business sectors, such as retail, construction, and food production.³

Additionally, the impending expiration of enhanced premium tax credits will worsen health care affordability issues for more than 1.5 million of the nearly two million Californians participating in Covered California who rely on federal premium assistance.⁴ Attached is a table that illustrates how the expiration of these tax credits will affect each of California's 52 Congressional districts. The steep premium increases that would result from ending the tax credits combined with funding cuts to Medicaid will create more financial hardship and significantly restrict access to health insurance coverage for many Californians. We urge Congress to take immediate action to make the enhanced premium tax credits permanent.

As Congress continues to debate the federal budget reconciliation package, we urge you to vote to protect health care coverage for all Californians and reject these funding cuts that would shift

¹ California Department of Health Care Services (2025, March). Medi-Cal Monthly Eligible Fast Facts (Data Represented: December 2024). <https://www.dhcs.ca.gov/dataandstats/statistics/Documents/FastFacts-December2024.pdf>.

² Congressional Budget Office (2025, May 7). Estimates for Medicaid Policy Options and State Responses. <https://www.cbo.gov/publication/61377>.

³ Ku, L., Gorak, T., Kwon, K.N., Krips, M., Nketiah, L., & Cordes, J.J. (2025, May 1) How National Medicaid Work Requirements Would Lead to Large-Scale Job Losses, Harm State Economies, and Strain Budgets. Commonwealth Fund. <https://www.commonwealthfund.org/publications/issue-briefs/2025/may/medicaid-work-requirements-job-losses-harm-states>.

⁴ Kaiser Family Foundation (2024, March). Estimated Total Premium Tax Credits Received by Marketplace Enrollees. Retrieved May 8, 2025, from <https://www.kff.org/affordable-care-act/state-indicator/average-monthly-advance-premium-tax-credit-aptc/>.

costs to the states, thereby limiting access to care for individuals, devastating state budgets, and ultimately driving up costs for commercial plans.

Thank you for your attention and for voting in the best interests of all Californians. Please do not hesitate to contact Don Moulds, Chief Health Director, at (916) 795-0404, or Danny Brown, Chief of our Legislative Affairs Division, at (916) 795-2565, if we can be of any assistance as these measures proceed.

Sincerely,

Marcie Frost
Chief Executive Officer

cc: Honorable Doug LaMalfa; Honorable Jared Huffman; Honorable Kevin Kiley; Honorable Mike Thompson; Honorable Tom McClintock; Honorable Ami Bera; Honorable Doris Matsui; Honorable John Garamendi; Honorable Josh Harder; Honorable Mark DeSaulnier; Honorable Nancy Pelosi; Honorable Lateefah Simon; Honorable Adam Gray; Honorable Eric Swalwell; Honorable Kevin Mullin; Honorable Sam Liccardo; Honorable Ro Khanna; Honorable Jimmy Panetta; Honorable Vince Fong; Honorable Jim Costa; Honorable David Valadao; Honorable Jay Obernolte; Honorable Salud Carbajal; Honorable Raul Ruiz; Honorable Julia Brownley; Honorable George T. Whitesides; Honorable Judy Chu; Honorable Luz Rivas; Honorable Laura Friedman; Honorable Gil Cisneros; Honorable Brad Sherman; Honorable Pete Aguilar; Honorable Jimmy Gomez; Honorable Norma Torres; Honorable Ted Lieu; Honorable Sydney Kamlager-Dove; Honorable Linda Sanchez; Honorable Mark Takano; Honorable Young Kim; Honorable Robert Garcia; Honorable Maxine Waters; Honorable Nanette Barragan; Honorable Derek Tran; Honorable Lou Correa; Honorable Dave Min; Honorable Darrell Issa; Honorable Mike Levin; Honorable Scott Peters; Honorable Sara Jacobs; Honorable Juan Vargas

Appendix

Table 1. How Many in Your Congressional District Get Medi-Cal or a Premium Subsidy Through Covered California?

Congressional District	Medi-Cal Number Enrolled	Share of District Population	Covered CA Premium Subsidy, Number Receiving	Share of District Population	Enrolled in Medi-Cal OR Receiving Covered CA Premium Subsidy*	Share of District Population
CA01	326,823	43%	31,230	4%	358,053	47%
CA02	238,194	31%	36,500	5%	274,694	36%
CA03	174,941	23%	37,620	5%	212,561	28%
CA04	234,242	31%	27,530	4%	261,772	34%
CA05	228,161	30%	31,930	4%	260,091	34%
CA06	330,107	44%	27,460	4%	357,567	47%
CA07	324,237	43%	26,100	3%	350,337	46%
CA08	301,905	40%	27,650	4%	329,555	43%
CA09	315,364	41%	32,730	4%	348,094	46%
CA10	148,575	20%	32,350	4%	180,925	24%
CA11	200,736	26%	26,300	3%	227,036	30%

Congressional District	Medi-Cal Number Enrolled	Share of District Population	Covered CA Premium Subsidy, Number Receiving	Share of District Population	Enrolled in Medi-Cal OR Receiving Covered CA Premium Subsidy*	Share of District Population
CA12	262,116	35%	30,060	4%	292,176	39%
CA13	450,225	59%	31,680	4%	481,905	63%
CA14	205,356	27%	31,300	4%	236,656	31%
CA15	210,438	28%	28,150	4%	238,588	31%
CA16	157,943	21%	24,610	3%	182,553	24%
CA17	150,162	20%	27,450	4%	177,612	23%
CA18	354,699	46%	22,050	3%	376,749	49%
CA19	179,365	24%	33,200	4%	212,565	28%
CA20	283,880	37%	24,460	3%	308,340	40%
CA21	486,083	64%	21,960	3%	508,043	67%
CA22	527,192	67%	17,170	2%	544,362	70%
CA23	366,472	48%	18,940	2%	385,412	50%
CA24	258,390	34%	35,560	5%	293,950	38%

Congressional District	Medi-Cal Number Enrolled	Share of District Population	Covered CA Premium Subsidy, Number Receiving	Share of District Population	Enrolled in Medi-Cal OR Receiving Covered CA Premium Subsidy*	Share of District Population
CA25	427,700	56%	27,750	4%	455,450	59%
CA26	237,130	31%	36,360	5%	273,490	36%
CA27	302,427	40%	26,390	3%	328,817	43%
CA28	208,964	28%	62,750	8%	271,714	36%
CA29	387,821	51%	32,200	4%	420,021	55%
CA30	268,558	35%	47,650	6%	316,208	42%
CA31	306,447	40%	40,690	5%	347,137	46%
CA32	216,316	29%	42,700	6%	259,016	34%
CA33	378,433	50%	21,350	3%	399,783	53%
CA34	424,896	56%	28,100	4%	452,996	60%
CA35	339,369	45%	31,500	4%	370,869	49%
CA36	124,668	16%	36,310	5%	160,978	21%
CA37	402,281	53%	22,740	3%	425,021	56%

Congressional District	Medi-Cal Number Enrolled	Share of District Population	Covered CA Premium Subsidy, Number Receiving	Share of District Population	Enrolled in Medi-Cal OR Receiving Covered CA Premium Subsidy*	Share of District Population
CA38	251,528	33%	39,210	5%	290,738	38%
CA39	377,996	50%	20,280	3%	398,276	53%
CA40	157,262	21%	35,770	5%	193,032	25%
CA41	256,180	34%	28,630	4%	284,810	37%
CA42	333,666	44%	22,810	3%	356,476	47%
CA43	417,513	55%	21,710	3%	439,223	58%
CA44	347,990	46%	22,690	3%	370,680	49%
CA45	276,714	36%	36,460	5%	313,174	41%
CA46	397,412	52%	25,270	3%	422,682	56%
CA47	152,411	20%	42,760	6%	195,171	26%
CA48	223,201	29%	26,480	3%	249,681	33%
CA49	168,575	22%	31,120	4%	199,695	26%
CA50	159,639	21%	27,040	4%	186,679	25%

Congressional District	Medi-Cal Number Enrolled	Share of District Population	Covered CA Premium Subsidy, Number Receiving	Share of District Population	Enrolled in Medi-Cal OR Receiving Covered CA Premium Subsidy*	Share of District Population
CA51	239,455	32%	23,450	3%	262,905	35%
CA52	365,215	48%	19,980	3%	385,195	51%
Statewide Total*	14,890,410	38%	1,564,860	4%	16,455,270	42%

* Congressional district figures do not sum to statewide totals due to the unassigned status of approximately 25,000 Medi-Cal enrollees and 750 Covered California enrollees who receive a premium subsidy.

Source: California Health Care Foundation (2025, January). How Many in Your Congressional District Get Medi-Cal or a Premium Subsidy Through Covered California? <https://www.chcf.org/publication/how-many-congressional-district-get-medi-cal-premium-subsidy-through-covered-california/#related-links-and-downloads>.

Table 2. Change in Benchmark Premium Payment if Enhanced Subsidies Expire for a 60-Year-Old Couple Making \$82,000 by Congressional District, 2025

Congressional District	Total ACA Marketplace Enrollees	Share of Congressional District Population Enrolled in ACA Marketplace	Benchmark Premium Payment With Enhanced Subsidies	Benchmark Premium Payment Without Enhanced Subsidies	Dollar Increase in Premium Payments	Percent Increase in Premium Payments
CA01	32,158	4%	\$ 581	\$ 3,179	\$ 2,598	447%
CA02	40,522	5%	\$ 581	\$ 2,763	\$ 2,182	376%
CA03	41,108	5%	\$ 581	\$ 2,780	\$ 2,199	379%
CA04	32,339	4%	\$ 581	\$ 2,584	\$ 2,003	345%
CA05	33,318	4%	\$ 581	\$ 2,496	\$ 1,915	330%
CA06	31,028	4%	\$ 581	\$ 2,551	\$ 1,970	339%
CA07	30,721	4%	\$ 581	\$ 2,551	\$ 1,970	339%
CA08	31,312	4%	\$ 581	\$ 2,835	\$ 2,255	388%
CA09	37,197	5%	\$ 581	\$ 2,332	\$ 1,751	301%
CA10	36,212	5%	\$ 581	\$ 2,964	\$ 2,384	410%
CA11	31,951	5%	\$ 581	\$ 2,832	\$ 2,251	388%
CA12	34,812	5%	\$ 581	\$ 2,722	\$ 2,141	369%

Congressional District	Total ACA Marketplace Enrollees	Share of Congressional District Population Enrolled in ACA Marketplace	Benchmark Premium Payment With Enhanced Subsidies	Benchmark Premium Payment Without Enhanced Subsidies	Dollar Increase in Premium Payments	Percent Increase in Premium Payments
CA13	33,591	4%	\$ 581	\$ 2,781	\$ 2,200	379%
CA14	34,850	5%	\$ 581	\$ 2,722	\$ 2,141	369%
CA15	31,012	4%	\$ 581	\$ 3,031	\$ 2,450	422%
CA16	29,055	4%	\$ 581	\$ 2,536	\$ 1,955	337%
CA17	29,598	4%	\$ 581	\$ 2,478	\$ 1,897	327%
CA18	28,078	4%	\$ 581	\$ 2,882	\$ 2,301	396%
CA19	31,934	4%	\$ 581	\$ 2,849	\$ 2,268	390%
CA20	22,711	3%	\$ 581	\$ 2,103	\$ 1,522	262%
CA21	25,372	3%	\$ 581	\$ 2,128	\$ 1,548	266%
CA22	21,171	3%	\$ 581	\$ 2,117	\$ 1,537	265%
CA23	27,976	4%	\$ 581	\$ 1,756	\$ 1,175	202%
CA24	37,381	5%	\$ 581	\$ 2,738	\$ 2,157	371%
CA25	37,247	5%	\$ 581	\$ 1,884	\$ 1,303	224%

Congressional District	Total ACA Marketplace Enrollees	Share of Congressional District Population Enrolled in ACA Marketplace	Benchmark Premium Payment With Enhanced Subsidies	Benchmark Premium Payment Without Enhanced Subsidies	Dollar Increase in Premium Payments	Percent Increase in Premium Payments
CA26	40,854	6%	\$ 581	\$ 2,416	\$ 1,835	316%
CA27	40,055	5%	\$ 581	\$ 1,730	\$ 1,150	198%
CA28	38,744	5%	\$ 581	\$ 1,732	\$ 1,151	198%
CA29	39,897	6%	\$ 581	\$ 1,730	\$ 1,150	198%
CA30	39,949	5%	\$ 581	\$ 1,730	\$ 1,150	198%
CA31	39,897	6%	\$ 581	\$ 1,730	\$ 1,150	198%
CA32	39,948	5%	\$ 581	\$ 1,732	\$ 1,151	198%
CA33	27,593	4%	\$ 581	\$ 1,750	\$ 1,169	201%
CA34	39,949	6%	\$ 581	\$ 1,730	\$ 1,150	198%
CA35	30,350	4%	\$ 581	\$ 1,745	\$ 1,164	200%
CA36	39,949	5%	\$ 581	\$ 1,730	\$ 1,150	198%
CA37	39,791	5%	\$ 581	\$ 1,730	\$ 1,150	198%
CA38	39,857	6%	\$ 581	\$ 1,754	\$ 1,173	202%

Congressional District	Total ACA Marketplace Enrollees	Share of Congressional District Population Enrolled in ACA Marketplace	Benchmark Premium Payment With Enhanced Subsidies	Benchmark Premium Payment Without Enhanced Subsidies	Dollar Increase in Premium Payments	Percent Increase in Premium Payments
CA39	29,074	4%	\$ 581	\$ 1,750	\$ 1,169	201%
CA40	37,906	5%	\$ 581	\$ 1,999	\$ 1,418	244%
CA41	29,279	4%	\$ 581	\$ 1,750	\$ 1,169	201%
CA42	39,897	6%	\$ 581	\$ 1,730	\$ 1,150	198%
CA43	39,791	6%	\$ 581	\$ 1,730	\$ 1,150	198%
CA44	39,949	5%	\$ 581	\$ 1,730	\$ 1,150	198%
CA45	38,976	5%	\$ 581	\$ 1,984	\$ 1,403	242%
CA46	38,808	5%	\$ 581	\$ 2,016	\$ 1,436	247%
CA47	38,890	5%	\$ 581	\$ 2,016	\$ 1,436	247%
CA48	29,705	4%	\$ 581	\$ 1,828	\$ 1,248	215%
CA49	32,796	4%	\$ 581	\$ 1,923	\$ 1,343	231%
CA50	30,018	4%	\$ 581	\$ 1,868	\$ 1,287	222%
CA51	29,979	4%	\$ 581	\$ 1,868	\$ 1,287	222%

Congressional District	Total ACA Marketplace Enrollees	Share of Congressional District Population Enrolled in ACA Marketplace	Benchmark Premium Payment With Enhanced Subsidies	Benchmark Premium Payment Without Enhanced Subsidies	Dollar Increase in Premium Payments	Percent Increase in Premium Payments
CA52	30,096	4%	\$ 581	\$ 1,868	\$ 1,287	222%

Source: Kaiser Family Foundation (2025, February). Congressional District Interactive Map: How Much Will ACA Premium Payments Rise if Enhanced Subsidies Expire? Retrieved May 8, 2025, from <https://www.kff.org/affordable-care-act/issue-brief/congressional-district-interactive-map-how-much-will-aca-premium-payments-rise-if-enhanced-subsidies-expire/>.

Table 3. Change in Benchmark Premium Payment if Enhanced Subsidies Expire for a 40-Year-Old Making \$31,000 by Congressional District, 2025

Congressional District	Total ACA Marketplace Enrollees	Share of Congressional District Population Enrolled in ACA Marketplace	Benchmark Premium Payment With Enhanced Subsidies	Benchmark Premium Payment Without Enhanced Subsidies	Dollar Increase in Premium Payments	Percent Increase in Premium Payments
CA01	32,158	4%	\$ 58	\$ 153	\$ 95	165%
CA02	40,522	5%	\$ 58	\$ 153	\$ 95	165%
CA03	41,108	5%	\$ 58	\$ 153	\$ 95	165%
CA04	32,339	4%	\$ 58	\$ 153	\$ 95	165%
CA05	33,318	4%	\$ 58	\$ 153	\$ 95	165%
CA06	31,028	4%	\$ 58	\$ 153	\$ 95	165%
CA07	30,721	4%	\$ 58	\$ 153	\$ 95	165%
CA08	31,312	4%	\$ 58	\$ 153	\$ 95	165%
CA09	37,197	5%	\$ 58	\$ 153	\$ 95	165%
CA10	36,212	5%	\$ 58	\$ 153	\$ 95	165%
CA11	31,951	5%	\$ 58	\$ 153	\$ 95	165%
CA12	34,812	5%	\$ 58	\$ 153	\$ 95	165%

Congressional District	Total ACA Marketplace Enrollees	Share of Congressional District Population Enrolled in ACA Marketplace	Benchmark Premium Payment With Enhanced Subsidies	Benchmark Premium Payment Without Enhanced Subsidies	Dollar Increase in Premium Payments	Percent Increase in Premium Payments
CA13	33,591	4%	\$ 58	\$ 153	\$ 95	165%
CA14	34,850	5%	\$ 58	\$ 153	\$ 95	165%
CA15	31,012	4%	\$ 58	\$ 153	\$ 95	165%
CA16	29,055	4%	\$ 58	\$ 153	\$ 95	165%
CA17	29,598	4%	\$ 58	\$ 153	\$ 95	165%
CA18	28,078	4%	\$ 58	\$ 153	\$ 95	165%
CA19	31,934	4%	\$ 58	\$ 153	\$ 95	165%
CA20	22,711	3%	\$ 58	\$ 153	\$ 95	165%
CA21	25,372	3%	\$ 58	\$ 153	\$ 95	165%
CA22	21,171	3%	\$ 58	\$ 153	\$ 95	165%
CA23	27,976	4%	\$ 58	\$ 153	\$ 95	165%
CA24	37,381	5%	\$ 58	\$ 153	\$ 95	165%
CA25	37,247	5%	\$ 58	\$ 153	\$ 95	165%

Congressional District	Total ACA Marketplace Enrollees	Share of Congressional District Population Enrolled in ACA Marketplace	Benchmark Premium Payment With Enhanced Subsidies	Benchmark Premium Payment Without Enhanced Subsidies	Dollar Increase in Premium Payments	Percent Increase in Premium Payments
CA26	40,854	6%	\$ 58	\$ 153	\$ 95	165%
CA27	40,055	5%	\$ 58	\$ 153	\$ 95	165%
CA28	38,744	5%	\$ 58	\$ 153	\$ 95	165%
CA29	39,897	6%	\$ 58	\$ 153	\$ 95	165%
CA30	39,949	5%	\$ 58	\$ 153	\$ 95	165%
CA31	39,897	6%	\$ 58	\$ 153	\$ 95	165%
CA32	39,948	5%	\$ 58	\$ 153	\$ 95	165%
CA33	27,593	4%	\$ 58	\$ 153	\$ 95	165%
CA34	39,949	6%	\$ 58	\$ 153	\$ 95	165%
CA35	30,350	4%	\$ 58	\$ 153	\$ 95	165%
CA36	39,949	5%	\$ 58	\$ 153	\$ 95	165%
CA37	39,791	5%	\$ 58	\$ 153	\$ 95	165%
CA38	39,857	6%	\$ 58	\$ 153	\$ 95	165%

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CA39	29,074	4%	\$ 58	\$ 153	\$ 95	165%
CA40	37,906	5%	\$ 58	\$ 153	\$ 95	165%
CA41	29,279	4%	\$ 58	\$ 153	\$ 95	165%
CA42	39,897	6%	\$ 58	\$ 153	\$ 95	165%
CA43	39,791	6%	\$ 58	\$ 153	\$ 95	165%
CA44	39,949	5%	\$ 58	\$ 153	\$ 95	165%
CA45	38,976	5%	\$ 58	\$ 153	\$ 95	165%
CA46	38,808	5%	\$ 58	\$ 153	\$ 95	165%
CA47	38,890	5%	\$ 58	\$ 153	\$ 95	165%
CA48	29,705	4%	\$ 58	\$ 153	\$ 95	165%
CA49	32,796	4%	\$ 58	\$ 153	\$ 95	165%
CA50	30,018	4%	\$ 58	\$ 153	\$ 95	165%
CA51	29,979	4%	\$ 58	\$ 153	\$ 95	165%

Congressional District	Total ACA Marketplace Enrollees	Share of Congressional District Population Enrolled in ACA Marketplace	Benchmark Premium Payment With Enhanced Subsidies	Benchmark Premium Payment Without Enhanced Subsidies	Dollar Increase in Premium Payments	Percent Increase in Premium Payments
CA52	30,096	4%	\$ 58	\$ 153	\$ 95	165%

Source: Kaiser Family Foundation (2025, February). Congressional District Interactive Map: How Much Will ACA Premium Payments Rise if Enhanced Subsidies Expire? Retrieved May 8, 2025, from <https://www.kff.org/affordable-care-act/issue-brief/congressional-district-interactive-map-how-much-will-aca-premium-payments-rise-if-enhanced-subsidies-expire/>.