October 1, 2020

John Doe

101 Main Street

Dayton, OH 45405

The Honorable (Your Senator’s or Representative’s Name)

(local or Washington DC Address of Senator or Representative)

Dear Senator/Representative (Name),

I am writing to encourage you to support the immediate reauthorization of the Health Coverage Tax Credit (HCTC). The HCTC is set to expire on December 31, 2020 unless Congress acts. Without your support, thousands of my fellow retirees and their families in industries that built this nation, such as Auto, Steel and Airline, will lose the ability to afford premiums for the quality healthcare they are provided with this program. These American workers have been negatively affected, through no fault of their own, by employer bankruptcies or offshoring of their jobs to foreign competition.

Reauthorizing the HCTC program now will ensure these retirees and their families will retain the affordable healthcare insurance that they deserve during a time where healthcare coverage is of the utmost importance. The current COVID-19 legislation moving through Congress addresses healthcare and therefore, I am asking that you strongly consider incorporating the HCTC reauthorization, for a minimum of 5 years or permanently, within that legislation. Quick action by you and Congress will allow retired workers like me to maintain the health insurance I desperately need for myself and my family.

There are over 800,000 retirees in the U.S. that receive a decreased pension from the Pension Benefit Guarantee Corporation (PBGC). These retirees have lost much of the retirement saving they were promised when the companies they worked for declared bankruptcy and the pensions they contributed to for years were lost. Any of the 800,000 PBGC recipients between the age of 55-65, like myself, are eligible for the HCTC program which helps to afford healthcare due to my decreased retirement savings. Alternatively, over the past five years there have been more than 445,000 certified Trade Adjustment Assistance workers across the country that also qualified for the HCTC program. Like me, these workers, the backbone of America, have been affected and have lost their jobs to foreign competition. They too deserve the benefit and security the HCTC program provides them and their families.

Therefore, I urge you to support the immediate reauthorization of this program for my family and the families of the other constituents you represent. We are depending on you.

Respectfully,

John Doe

101 Main Street

Dayton, OH 45405