

The Honorable Mitch McConnell
Majority Leader
U.S. Senate
Washington, DC 20510

The Honorable Paul Ryan
Speaker of the House
U.S. House of Representatives
Washington, DC 20515

The Honorable Chuck Schumer
Democratic Leader
U.S. Senate
Washington, DC 20510

The Honorable Nancy Pelosi
Democratic Leader
U.S. House of Representatives
Washington, DC 20515

September 5, 2017

Dear Leader McConnell, Speaker Ryan, Leader Schumer, and Leader Pelosi:

The undersigned organizations representing consumers, patients, and health care providers share the strong belief that everyone in this nation deserves high-quality, affordable health coverage and care. We stand committed to building on the historic progress of the Affordable Care Act (ACA) and working with you to secure meaningful and affordable health coverage for all.

Continued uncertainty about funding for cost-sharing-reduction payments, evidence of administrative attempts to undermine the law, and concerns about future Congressional attempts to repeal the ACA pose a significant threat to the stability of marketplaces and the broader individual market. It is now time for Congress to move past attempts to repeal the ACA and cut the Medicaid program and turn its attention towards bi-partisan policies that would safeguard the stability of health insurance markets for 2018 and beyond. Specifically, we urge Congress to take swift action in three main areas:

- 1) **Guarantee funding for cost-sharing reductions (CSRs).** We urge Congress to immediately enact legislation that clarifies there is a permanent, mandatory appropriation that ensures full funding of CSRs, eliminating all questions raised by pending litigation. CSRs provide critical financial protection for nearly 6 million people who obtain private coverage on health insurance marketplaces.ⁱ If CSRs end, premiums would rise by an estimated 19 percent, and reduced plan participation could leave many consumers without any coverage options.ⁱⁱ Quick action that guarantees ongoing CSR funding is critical to ensuring a stable individual market.
- 2) **Restore premium stabilization programs.** We urge Congress to immediately appropriate ongoing funding for a premium stabilization program that shields individual insurance markets from the volatility of high-cost claims. The potential impact of such a program is illustrated by the 10 to 14 percent drop in premiums that resulted from transitional reinsurance under the Affordable Care Act.ⁱⁱⁱ An ongoing, fully-funded premium stabilization program would also encourage insurers to offer marketplace coverage.
- 3) **Ensure continued funding for outreach and enrollment assistance.** We urge Congress to continue to appropriate adequate funding for federal Navigators and outreach, culturally and linguistically appropriate education, and marketing activities through the Department of Health and Human Services. This funding helps consumers—particularly young and healthy people who will help balance the risk pool—learn about and enroll into available coverage.

Thank you for considering our requests. We urge you to protect the Medicaid program and preserve the coverage gains made under the ACA as you turn your attention to market stabilization efforts. We stand

ready to work with you to address these urgent concerns in the short term and, in the long term, to enact policies ensuring that everyone in our nation has high-quality, affordable health coverage and care.

Sincerely,

Families USA
Academy of Nutrition and Dietetics
ADAP Advocacy Association (aaa+)
The AIDS Institute
AIDS United
Alliance for Retired Americans
American Academy of Pediatrics
American Association on Health & Disability
American Federation of State, County and Municipal Employees
American Federation of Teachers
American Muslim Health Professionals
American Nurses Association
American Public Health Association
The Arc of the United States
Asian & Pacific Islander American Health Forum
Association of University Centers for Disabilities
Autistic Self Advocacy Network
Bazelon Center for Mental Health Law
Black Women's Health Imperative
Cancer Support Community
Center for American Progress
Center for Law and Social Policy
Center for Medicare Advocacy, Inc.
Center for Popular Democracy
Center for Public Representation
ChangeLab Solutions
Children's Defense Fund
Coalition on Human Needs
Community Access National Network (CANN)
Community Catalyst
Congregation of Our Lady of Charity of the Good Shepherd, US Provinces
Consortium for Citizens with Disabilities
Consumers Union
CPD Action
Disability Rights Education and Defense Fund
Doctors for America
Easterseals
Epilepsy Foundation
Family Voices
Farmworker Justice
Foundation for Healthy Generations
Friends Committee on National Legislation

The Greenlining Institute
Health Care for America Now (HCAN)
Hepatitis B Foundation
Hep B United
HIV Medicine Association
Hogg Foundation for Mental Health
International Union, United Automobile, Aerospace & Agricultural Implement Workers of America, UAW
Justice in Aging
Lakeshore Foundation
Leadership Conference on Civil and Human Rights
League of Women Voters of the United States
Medicare Rights Center
The Michael J. Fox Foundation for Parkinson's Research
NAACP
NASTAD
National Advocacy Center of the Sisters of the Good Shepherd
National Alliance on Mental Illness
National Association for Health and Fitness
National Association of Area Agencies on Aging (n4a)
National Association of Perinatal Social Workers (NAPSW)
National Association of Social Workers
National Center for Lesbian Rights
National Center for Transgender Equality
National Consumers League
National Council of Jewish Women
National Council for Behavioral Health
National Disability Institute
National Disability Rights Network
National Family Planning & Reproductive Health Association
National Health Law Program
National Latina Institute for Reproductive Health
National LGBTQ Task Force
National Partnership for Women & Families
National Patient Advocate Foundation
National Respite Coalition
National Viral Hepatitis Roundtable
National Women's Health Network
NETWORK Lobby for Catholic Social Justice
Organizing for America
Out2Enroll
Planned Parenthood Federation of America
Public Citizen
Raising Women's Voices for the Health Care We Need
Religious Institute
RESULTS
Sargent Shriver National Center for Poverty Law
Service Employees International Union (SEIU)
Society for Public Health Education

TASH
Third Way
Trust for America's Health
UnidosUS
Union for Reform Judaism
United Church of Christ, Justice & Witness Ministries
United Methodist Church – General Board of Church and Society
URGE: Unite for Reproductive & Gender Equity
YWCA
ZERO TO THREE

ⁱCenters for Medicare and Medicaid Services, *2017 Effectuated Enrollment Snapshot*, (Washington, DC: Department of Health and Human Services, Centers for Medicare and Medicaid Services, June 6, 2017), available online at <https://downloads.cms.gov/files/effectuated-enrollment-snapshot-report-06-12-17.pdf>.

ⁱⁱ 7 Larry Levitt, Cynthia Cox, and Gary Claxton, *The Effects of Ending the Affordable Care Act's Cost-Sharing Reduction Payments*, (Washington, DC: Kaiser Family Foundation, April 25, 2017), available online at <http://www.kff.org/health-reform/issue-brief/the-effects-of-ending-the-affordable-care-acts-cost-sharing-reduction-payments/>

ⁱⁱⁱ Letter to Senate Majority Leader Mitch McConnell and Senate Minority Leader Chuck Schumer Re: The Better Care Reconciliation Act of 2017 (BCRA), from Karen Bender, Chairperson of Individual and Small Group Market Committee, and Michael Nordstrom, Chairperson of Medicaid, American Academy of Actuaries, June 30, 2017 http://actuary.org/files/publications/BCRA_Comment_Letter_063017.pdf