

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.<sup>i</sup> If CSRs end, premiums would rise by an estimated 19 percent, and reduced plan participation could leave many consumers without any coverage options.<sup>ii</sup> 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.<sup>iii</sup> 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

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<sup>i</sup>Centers 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>.

<sup>ii</sup> 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/>

<sup>iii</sup> 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](http://actuary.org/files/publications/BCRA_Comment_Letter_063017.pdf)