

Congress of the United States
Washington, DC 20515

May 31, 2018

President Donald J. Trump
The White House
1600 Pennsylvania Avenue NW
Washington, DC 20006

Dear Mr. President:

We are deeply concerned by your Administration's actions, which both trigger higher health insurance premiums as well as undermine access to high-quality, affordable health care for millions of hard-working Americans. The reporting of early filings by health insurers shows that healthcare premiums will rise sharply next year. Their justifications reveal that your Administration's actions are to blame.

This was foreseeable. Your administration ended cost-sharing reduction (CSR) payments, which help reduce out-of-pocket costs like co-pays and deductibles for low-income exchange enrollees. When it was announced, *The New York Times* reported that it could send "insurance premiums soaring" and *The Wall Street Journal* reported that "[s]ome consumers who get health insurance through the Affordable Care Act exchanges next year will face sharp premium increases and have fewer insurer options." There was concern that eliminating CSR payments would expose the government to lawsuits from insurers looking to recoup their lost costs. There was also concern that insurers would cost-shift lost revenue to non-CSR eligible individuals in the near term, hurting the self-employed, and those in the innovator and gig economies. While some states have found viable work-arounds to help keep coverage more affordable, your reckless actions have created additional uncertainty in the marketplaces. Insurers are increasing costs to cover the added risk.

You signed H.R. 1, a tax bill that functionally eliminated a provision in the Affordable Care Act (ACA) which required Americans to purchase health insurance. According to the nonpartisan Congressional Budget Office, that is the primary cause of a projected 15 percent increase in premiums in 2019 and will lead to 5 million more uninsured Americans. The wellbeing of the health insurance market depends upon the pool of participants. This move deliberately disincentivizes healthy individuals from participating, thereby leaving pools with a more concentrated mix of sicker and more expensive participants.

Your Administration proposed rules to modify the requirements for the sale of short-term and association health plans, which would allow insurers to sell products that do not constitute true "insurance." While these products would appear cheaper to consumers, they would do so at a significant cost, by covering fewer benefits and ensuring fewer patient protections, such as coverage of pre-existing medical conditions. This is a backdoor to undermining the health of the pools in the high-quality ACA insurance exchanges. Insurers might decide to leave these markets altogether if the customers become too unhealthy and therefore too expensive.

These efforts are sabotaging our healthcare system. As predicted, early state filings from Virginia and Maryland demonstrate significant premium hikes. In Virginia, for example, one plan option will rise by 64 percent. As justification for these significant hikes, insurers have expressly indicated that the cause lies primarily with the Trump administration, citing “elimination of the Individual Mandate penalties,” “discontinuance of funding for Cost-Sharing Reduction (CSR) payments by the federal government,” and “anticipated changes to regulations regarding Short Term Medical and Association Health Plans that will impact the Affordable Care Act risk pool.” Sabotaging the ACA is bad for middle class families and individuals living with pre-existing conditions. They bear the brunt of annual premium increases and will be shut out of the secondary markets as their vital protections are rolled back.

We ask that you stop your destructive campaign to sabotage the Affordable Care Act. Americans want access to high-quality, affordable health insurance. Please take efforts to undo this sabotage, and work with Congress to increase access and affordability for quality health insurance.

Sincerely,


Donald S. Beyer Jr.


Gerald E. Connolly


Grace F. Napolitano

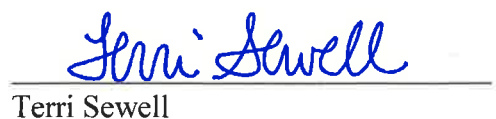

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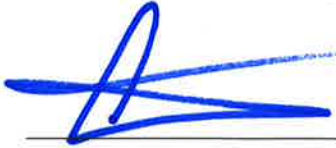
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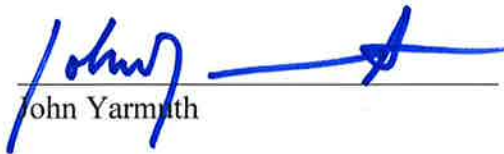
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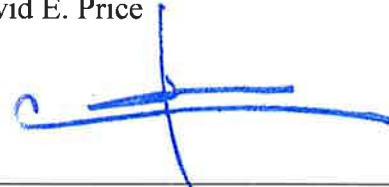
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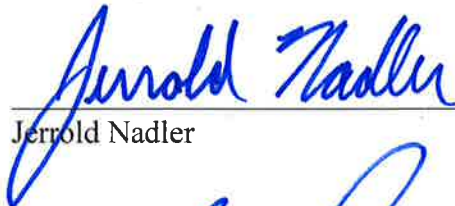
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