

January 2, 2017

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

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

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

The Honorable Charles Schumer  
Minority Leader  
U.S. Senate  
Washington, DC

The Honorable Kevin McCarthy  
Majority Leader  
U.S. House of Representatives  
Washington, DC

The Honorable John Cornyn  
Majority Whip  
U.S. Senate  
Washington, DC

The Honorable Steny Hoyer  
Minority Whip  
U.S. House of Representatives  
Washington, DC

The Honorable Richard Durbin  
Minority Whip  
U.S. Senate  
Washington, DC

Dear Speaker Ryan, Majority Leader McConnell, Minority Leader Pelosi, Minority Leader Schumer, Majority Leader McCarthy, Majority Whip Cornyn, Minority Whip Hoyer, and Minority Whip Durbin:

Our organizations, which represent over 395,000 members dedicated to the health and wellbeing of American families, look forward to working with the 115<sup>th</sup> Congress to ensure that our patients continue to have access to affordable, high quality health coverage, preventive services, and patient-centered care. Our organizations, which together represent the overwhelming majority of the nation's primary care physicians, have long advocated for access to meaningful health coverage for all Americans.

We are urging caution with respect to current calls for the repeal of the Patient Protection and Affordable Care Act (ACA). We are concerned that such actions would have a profoundly negative impact on our health care system and the more than 200 million people who currently have health care coverage through the individual, small group, and employer-based markets, as well as Medicaid. Over the past two decades we have made tremendous progress towards extending health care coverage to the uninsured and children. We also have implemented reforms that provide patient-centered protections that prohibit predatory practices by insurance companies that make the acquisition of health coverage overly complex and difficult for individuals.

Our organizations have long supported policies that promote access to health care coverage for all Americans. We remain steadfast in pursuit of this goal. Key reforms enacted over the past decade, specifically those included in the ACA and Children's Health Insurance Program (CHIP) have driven the uninsured rate to historic lows, helped ensure access to essential benefits, and strengthened consumer protections for all Americans. We also recognize and support the need to improve current laws to foster more competition and choice, ensure well-functioning insurance markets, promote patient-centered care, expand choice of physician, ensure network adequacy, and encourage state innovation.

Our organizations' members are the frontline primary care physicians who provide care each day to your constituents – millions of men, women, and children – in communities large and small, rural and urban, wealthy and poor across the country. They are clinicians and patient advocates. They are the

physicians that individuals and their families turn to stay healthy and when they are sick and need guidance on life's most complicated and challenging decisions. They also are the physicians who have demonstrated, through research and practice, the ability to improve health outcomes while reducing health care costs for individuals, employers, and government. They are the foundation of our health care system and their expertise is unmatched.

Every day our members see the importance of access to high quality, cost-efficient health care for our patients and their families. While in many ways our health care system is best-in-class, there clearly are areas that require reforms and our organizations are committed to working with you to identify and discuss policies that will ensure accessibility and affordability for individuals and families at all income levels.

As you consider reforms and revisions to current law and our current health care system, our organizations urge you to consider the following:

- Do not increase the number of uninsured: Individuals with health insurance coverage should not become uninsured as a result of any legislative or administrative short-term actions or inactions. Individuals, who have already secured health care coverage, including those insured as a result of Medicaid expansion, should retain that coverage. Furthermore, individuals should be protected from loss of coverage that could result in a destabilized individual and small group market.
- Ensure a viable health care safety net. There should be a viable and equitable safety-net health care program for low-income children, youth and adults including those enrolled in Medicaid. We urge you to ensure that the basic functions of the safety-net are universal, meaning low-income individuals are guaranteed health care coverage that is equitable to such coverage in any other state. We support continuation of incentives for additional states to expand Medicaid and those that have expanded to keep it. Proposals to promote state innovation should be considered provided that they do not weaken this safety-net.
- Ensure vital patient protections in the health insurance marketplace, including:
  - Policies prohibiting health insurers from imposing annual and lifetime caps on benefits should be retained and made applicable to all insurers, public and private.
  - Insurance reforms that prevent discrimination against individuals in the insurance market must be preserved. Specifically, individuals should not be denied health care coverage, charged higher premiums, or have their coverage canceled based upon a current or pre-existing health care condition, color, national origin, sex, disability, family history, race, or gender. We particularly call for continuation of current law protections that ensure that women are not charged higher premiums than men because of their gender.
  - All health insurance products should be required to cover evidence-based essential benefits including coverage, at no out-of-pockets cost to insured persons, to those preventive care and vaccines identified by the United States Preventive Services Task Force, the Advisory Committee on Immunization Practices, the Women's Preventive Services Initiative, *Bright Futures*, and other designated evidence-based assessment entities. We oppose changes in covered benefits that could undermine women's access to care, including elimination of contraception and maternity care as covered essential benefits.
  - Premium assistance and cost-sharing reduction subsidies aimed at assisting qualifying individuals with the purchase of health care coverage and/or paying their deductibles and co-pays should be preserved; any proposals to alter such subsidies should provide, at minimum, comparable assistance especially for lower-income persons who otherwise would be unable to afford coverage and services.

- The individual and small group markets should be protected. Our organizations are deeply concerned that legislative actions may de-stabilize the insurance market, driving insurers out of the individual and small group markets, thus decreasing access to health care coverage and raising costs for millions of people. Indeed, many of our members are themselves small businesses, and will also feel this impact beyond just seeing the effects on their patients.

We support consideration of proposals to stabilize insurance markets by providing eligible persons more choice of insurance plans that offer coverage that is comparable to the benefit, cost-sharing, and consumer protections established by current law, and that encourage younger people to participate without undermining protections for older and sicker persons.

Our organizations and the more than 395,000 members we represent urge you to work collaboratively, in a bipartisan and bicameral manner to ensure that current essential patient-centered protections created by the ACA and other laws, especially those cited above, are preserved. Furthermore, we stand ready to work with you to recognize and support the vital role that primary care physicians play in providing high-quality, accessible and cost-effective care to all types of patients. .

Thank you for the opportunity to share these concerns and recommendations. Please consider us a valuable resource as you move forward. We hope to partner with you to preserve the health care coverage gains achieved, and to continue to find ways to improve the quality of health care for all Americans.

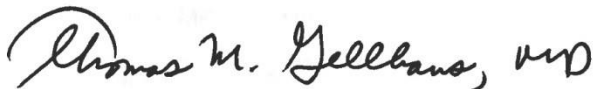
Respectfully,



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