

March 12, 2018

The Honorable Paul Ryan  
Speaker  
United States House of Representatives  
Washington, DC 20515

The Honorable Mitch McConnell  
Majority Leader  
United States Senate  
Washington, DC 20510

The Honorable Kevin McCarthy  
Majority Leader  
United States House of Representatives  
Washington, DC 20515

The Honorable Charles Schumer  
Minority Leader  
United States Senate  
Washington, DC 20510

The Honorable Nancy Pelosi  
Minority Leader  
United States House of Representatives  
Washington, DC 20515

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

We write to urge rapid, bipartisan action to stabilize the nation's health insurance markets and prevent cost increases for American families. The undersigned organizations are associations of large and small employers, consumer and patient advocacy groups, health plans, health systems, advocates for health quality and safety, faith groups, associations representing physicians, nurses, pharmacists and other health professionals, pension funds, and labor unions.

The nation's individual health insurance markets are facing growing challenges. The past year has brought destabilizing uncertainty that has driven up premiums and cost-sharing across the country. Premiums climbed by 17% in 2017, according to the Kaiser Family Foundation. The average silver plan deductible has reached \$4034. The recently enacted elimination of individual mandate penalties could accelerate these trends.

These circumstances require an immediate response. We call on Congress to enact legislation, built around robust federal funding for reinsurance that is adequate to ensure stability, encourage competition and lower costs for consumers while maintaining the core consumer protections in current federal statute. Reinsurance provisions of this legislation should be structured in a manner to bring relief to consumers in every state. To assure its sustainability, any legislative solution must be bipartisan.

On behalf of the 17 million Americans who depend on individually purchased health insurance for their health security, we appeal to you to demonstrate the leadership this moment requires. With rate filings for health plans participating in the Marketplaces due next month, the time for further debate has expired. The time for action is now.

Sincerely,

AARP

Adventist Health System

Alliance of Community Health Plans

American Academy of Family Physicians

American Academy of Nursing

American College of Clinical Pharmacy

American College of Physicians

America's Physician Groups

Association for Community Affiliated Plans

Greater Philadelphia Business Coalition on Health

Gross Electric

Healthcare Leadership Council

Marshfield Clinic Health System

National Alliance of Healthcare Purchaser Coalitions

National Association of Community Health Centers

National Coalition on Health Care

National Consumers League

National Multiple Sclerosis Society

National Physicians Alliance

Partners in Care Foundation

Public Sector HealthCare Roundtable

Senior Helpers

Small Business Majority

United Methodist Church - General Board of Church and Society

UnityPoint Health