March 12, 2018

The Honorable Paul Ryan  The Honorable Mitch McConnell
Speaker           Majority Leader
United States House of Representatives United States Senate
Washington, DC 20515          Washington, DC 20510

The Honorable Kevin McCarthy  The Honorable Charles Schumer
Majority Leader           Minority Leader
United States House of Representatives United States Senate
Washington, DC 20515          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