



May 3, 2017

The Honorable Paul Ryan  
Speaker  
U.S. House of Representatives  
Washington, DC 20515

The Honorable Nancy Pelosi  
Minority Leader  
U.S. House of Representatives  
Washington, DC 20515

Dear Speaker Ryan and Minority Leader Pelosi:

On behalf of the American College of Physicians (ACP), I write to urge the House of Representatives to vote no on the American Health Care Act (AHCA) because it will bring great harm to patients, many of whom are treated by our members, notwithstanding the amendment that reportedly will be offered today on funding for high risk pools. In an [April 24 letter](#), ACP detailed many of the reasons why this bill will undermine coverage, benefits, and consumer protections for millions of people. Nothing since then has changed our assessment of the harm the AHCA will bring to patients. Rather, we have grown even more concerned.

The American College of Physicians is the largest medical specialty organization and the second-largest physician group in the United States. ACP members include 148,000 internal medicine physicians (internists), related subspecialists, and medical students. Internal medicine physicians are specialists who apply scientific knowledge and clinical expertise to the diagnosis, treatment, and compassionate care of adults across the spectrum from health to complex illness.

A [new analysis](#) by the non-partisan Brookings Institution shows that the AHCA, as amended by the MacArthur-Meadows amendment, “would allow states to effectively eliminate community rating protections for *all* people seeking individual market coverage, *including people who had maintained continuous coverage*. . . As a result, community rating would be *eviscerated*—and with it any meaningful guarantee that seriously ill people can access coverage.” [Emphasis added in italics].

We understand that an amendment will be offered today to increase funding to states for “high risk” pools by \$8 billion over five years. *Make no mistake: this paltry increase in funding for high risk pools that are already grossly underfunded by the bill will not make coverage affordable for sick people.* A [recent analysis](#) found that the AHCA, before this amendment, would leave a \$20 billion annual shortfall in the amount of funding that would be needed for such pools to be sustainable. This new amendment’s addition of an average of \$1.6 billion per year doesn’t come close to providing the resources needed. We also know that high risk pools are no substitute for the ACA’s ban on insurers charging more to patients with pre-existing conditions. Prior to the ACA, according to the Kaiser Family Foundation, many states [had high risk pools](#) that typically charged premiums above standard non-market rates, had pre-existing condition exclusions, lifetime and annual limits, and high deductibles; many states also limited enrollment, directly or indirectly, to limit costs.

Our concerns about the ACHA are not limited to the harm it will do to patients with preexisting conditions. This bill also caps and cuts the federal contribution to Medicaid by \$880 billion—a 25 percent cut—over the next ten years; ends the higher federal funding contribution for Medicaid expansion; allows insurers in waiver states to opt out of offering essential benefits like chemotherapy, cancer screening, childbirth, prescription drugs, mental health and substance use counseling and even physician and hospital visits; weakens the prohibition on insurers putting caps on annual and lifetime benefits including for persons who receive employer-based coverage; and replaces the current law income-based premium and cost-sharing subsidies with age-based tax credits that will make coverage unaffordable for working class patients aged 50 and over.

There is nothing moderate about the AHCA. Rather, it is an extreme attack on access and coverage for millions of Americans, and especially, older, sicker, and poorer patients who are most in need of help. Please vote for patients and against this extreme bill.

Sincerely,

A handwritten signature in black ink, appearing to read "Jack Ende", with a long, sweeping horizontal stroke extending to the right.

Jack Ende, MD, MACP  
President