



July 18, 2017

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

Dear Majority Leader McConnell:

On behalf of the American College of Physicians (ACP), I write to urge the Senate to permanently put aside any further efforts to enact partisan legislation to repeal the Affordable Care Act (ACA) that would result in tens of millions losing coverage and consumer protections. We now know a majority of the United States Senate—as well as the overwhelming majority of voters—do not support the effort to repeal or replace the ACA as embodied in the Senate’s Better Care Reconciliation Act (BCRA) or the House-passed American Health Care Act (AHCA). Although we’re encouraged that the current effort to immediately repeal and replace the ACA through BCRA “will not be successful” as you acknowledged last night, we remain greatly concerned by your plan to have the Senate vote “in the coming days” to repeal much of the ACA—including its premium and cost-sharing subsidies, Medicaid expansion, and the revenue to fund expanded coverage, effective two years from enactment—based on legislation passed by the Senate in 2015 and vetoed by then-President Obama.

The American College of Physicians is the largest medical specialty organization and the second-largest physician group in the United States. ACP members include 152,000 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.

According to the [Congressional Budget Office’s \(CBO\) analysis](#) of the 2015 bill, partial ACA repeal and delay legislation would have:

- Increased the number of uninsured by 18 million in the first new plan year following enactment of the bill. Later, after the elimination of the ACA’s expansion of Medicaid eligibility and of subsidies for insurance purchased through the ACA marketplaces, that number would increase to 27 million, and then to 32 million in 2026.
- Premiums in the nongroup market (for individual policies purchased through the marketplaces or directly from insurers) would have increased by 20 percent to 25 percent—relative to projections under current law—in the first new plan year following enactment. The increase would reach about 50 percent in the year following the

elimination of the Medicaid expansion and the marketplace subsidies, and premiums would have about doubled by 2026.

In other words, the coverage losses and premium increases would be even worse than under the wholly unacceptable BCRA that a majority of the Senate wisely has gone on record of rejecting.

There is reason to believe that the coverage losses would be even more immediate and more disruptive than the CBO estimated. Because partial repeal through reconciliation would maintain the ACA's insurance regulations—guaranteed issue, prohibition on charging more to people with pre-existing conditions, and modified community rating, while repealing the individual insurance requirement and the subsidies to make coverage affordable—insurers would experience a true “death cycle” as those purchasing insurance would likely be those with expensive pre-existing conditions while those opting out would be younger and healthier. Combined with the uncertainty of what if anything would replace the ACA two years from now, most insurers would likely leave the individual insurance market later this year, and those few that remain would have to raise premiums even more than previously estimated. Medicaid expansion states likely would also begin to wind down coverage starting in 2018 because the higher federal match would expire in two years with no assurance that the funding would be extended and no revenue to fund expansion.

Accordingly, ACP strongly urges the Senate to vote no on a motion to proceed on the House-passed AHCA, which if passed would allow the Senate to vote on partial repeal and delay.

In conclusion, it's time for the Senate to end—once and for all—the misguided effort to repeal the ACA's essential coverage expansions and consumer protections, cap and cut Medicaid, and limit women's access to essential health services. The Senate should instead commit to developing bipartisan legislation through regular order (including hearings and opportunities for organizations like ACP to offer our advice and expertise) to close gaps in coverage, increase insurer participation in the marketplace, and make premiums and deductibles more affordable without eroding existing coverage and consumer protections. We stand ready to lend our help in such an effort.

Sincerely,

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

Jack Ende, MD, MACP
President

Cc: Members of the United States Senate