March 12, 2018

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

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

The Honorable Nancy Pelosi Minority Leader United States House of Representatives Washington, DC 20515 The Honorable Mitch McConnell Majority Leader United States Senate Washington, DC 20510

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

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