



January 5, 2017

Dear Senator,

We are reaching out to you today on behalf of the millions of patients, survivors and their families who live with cancer, heart disease, diabetes, respiratory disease and multiple sclerosis. Our organizations are deeply concerned about the possible loss of key protections in current law that guarantee access to comprehensive and affordable insurance coverage for patients with pre-existing health conditions.

As Congress moves forward with efforts to repeal, modify or replace the Affordable Care Act, we are encouraged by the recognition that protection for patients with pre-existing conditions should be retained. Prior to 2014, health insurance plans routinely denied coverage to individuals with a pre-existing health condition, charged higher premiums and refused to cover expenses related to their health condition. Individuals who were diagnosed with a serious illness often found their coverage rescinded. These were not unique or unusual occurrences. More than half of non-elderly Americans have conditions that would have precluded them from health insurance coverage under the pre-existing condition and medical underwriting rules that existed in most states.

Patient protections that have been in place since 2014 prohibit pre-existing condition exclusions, guarantee issue, restrict premium ratings, ban annual and lifetime benefit limits and prohibit coverage rescissions. These protections work in concert. For instance, protecting an individual from pre-existing condition exclusions while allowing plans to impose caps or rescind coverage weakens the goals of guaranteed affordable coverage or universal access to coverage for people with serious illness. We should not return to an insurance market that often excluded those who needed coverage the most.

While these protections in law for people with pre-existing conditions are critical, they alone are not sufficient. The transition to any new health care system must be managed carefully to avoid insurance market instability, including resolving the issue of reinsurance payments and cost-sharing reduction plan obligations. As alternative approaches are developed, proposals to guarantee health insurance only to those who retain continuous coverage, while imposing waiting periods on those who do not retain such coverage, is not a viable solution. Most people lose coverage because they cannot afford it, a problem faced more frequently by those who cannot work due to illness. In addition, continuous coverage requirements rely on a robust and healthy individual insurance market which may not exist in many states without congressional intervention.

The current patient protections have provided a degree of security and certainty for Americans with serious illness that they now expect. On behalf of the millions of patients we represent, we stand ready to work with you to develop policies that will ensure individuals with pre-existing conditions and high-cost care needs have access to a robust health insurance market that provides affordable and comprehensive coverage options.

Thank you for your consideration of this important matter.

Sincerely,



Chris Hansen
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Cynthia Zagieboylo
President and CEO
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Harold Wimmer
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