



November 28, 2017

Dear Senator:

On behalf of the more than one hundred million Americans living with chronic or major health conditions, we are writing to share our concern regarding the possible repeal of the health insurance mandate. We urge you to reject this provision as the tax bill moves to the Senate floor this week.

According to the Congressional Budget Office’s (CBO) most recent report, 13 million fewer Americans will have health insurance if Congress repeals the requirement that all individuals carry adequate health coverage. In addition, premiums would increase on average by 10 percent. Older Americans who do not receive a subsidy would be particularly harmed by this premium increase. According to the Commonwealth Fund, a 60-year-old would see an average premium increase of \$1,269 in 2019, rising to \$1,875 by 2027.<sup>1</sup>

Our organizations are deeply troubled that Congress is considering action that would result in coverage losses and higher premiums. Any changes Congress makes to our health care system should be focused on expanding access to quality, affordable health coverage for all Americans.

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<sup>1</sup> S.R. Collings, M.Z. Gunia, and H.K. Bhupal, “New Analysis Finds Senate Tax Bill Results in Premium Increases for Many Who Buy Their Own Coverage; Wealthiest to Benefit Most from Any Offsetting Tax Cuts,” *To the Point*, The Commonwealth Fund, Nov. 21, 2017.

American families deserve no less. Legislation that increases the number of uninsured Americans and increases premiums fails to meet this standard. Repealing the individual mandate without otherwise increasing access to adequate, affordable health insurance is a step backwards for individuals and families.

We are deeply concerned that premium increases will fall disproportionately on patients with pre-existing conditions who have little choice but to remain in a much smaller market, provided they can even afford to do so. Many individuals with serious health care needs, including patients with chronic or major health conditions, who by definition, have a pre-existing condition, may not be able to afford coverage.

The current health care law is not perfect, and we know that it needs to be updated and improved. However, we call upon all members of the Senate to ensure that any changes to our health care system will help stabilize the health insurance market and result in more, not fewer Americans having access to adequate, affordable health insurance. Our organizations stand ready to work with Congress toward this goal, which will help secure the individual, community and economic wellbeing of our nation.

Sincerely,

American Cancer Society Cancer Action Network  
American Diabetes Association  
American Heart Association  
American Liver Foundation  
American Lung Association  
Arthritis Foundation  
Cystic Fibrosis Foundation  
Dystonia Medical Research Foundation  
Epilepsy Foundation  
Family Voices  
Lutheran Services in America  
March of Dimes  
METAvivor Research & Support Organization  
National Alopecia Areata Foundation  
National Multiple Sclerosis Society  
Project Sleep  
United Ostomy Associations of America  
Volunteers of America  
Women Heart: The National Coalition for Women with Heart Disease