



December 12, 2017

The Honorable Paul Ryan  
 Speaker of the House  
 S-232, The Capitol  
 Washington D.C., 20515

The Honorable Chuck Schumer  
 U.S. Senate Minority Leader  
 S-221, The Capitol  
 Washington, D.C. 20515

The Honorable Mitch McConnell  
 U.S. Senate Majority Leader  
 S-230, The Capitol  
 Washington, D.C. 20515

The Honorable Nancy Pelosi  
 U.S. House Minority Leader  
 S-204, The Capitol  
 Washington, D.C. 20515

The Honorable Kevin McCarthy  
 U.S. House Majority Leader  
 S-107, The Capitol  
 Washington, D.C. 20515

Dear Speaker Ryan, Leader McConnell, leader McCarthy, Leader Schumer, and Leader Pelosi:

On behalf of hundreds of millions of Americans with chronic and serious health care conditions, our 16 organizations urge the Tax Cuts and Jobs Act conference committee to remove language repealing the individual mandate penalty from the final legislation. Repealing the mandate would destabilize the individual health insurance market, reduce coverage for millions of Americans, and raise premiums.

Our organizations, representing some of the nation’s leading patient and consumer groups, have defined a set of principles to assess any legislation that would impact the communities we serve.<sup>1</sup> These

<sup>1</sup> Health Care Reform Principles: [http://www.heart.org/idc/groups/heart-public/@wcm/@adv/documents/downloadable/ucm\\_495416.pdf](http://www.heart.org/idc/groups/heart-public/@wcm/@adv/documents/downloadable/ucm_495416.pdf)

principles are specifically designed to protect the health and well-being of the millions of individuals and families we represent and their unique health care needs.

We are deeply concerned that repealing the individual mandate as part of H.R. 1, the Tax Cuts and Jobs Act, would undermine an important component of current law that ensures access to adequate health care remains affordable. Many individuals with pre-existing or serious health conditions have little choice but to remain in the individual insurance market. Ensuring that young and healthy people are included in the insurance pool helps keep premiums manageable and helps stabilize the individual market over the long term. Repealing the individual mandate without simultaneously enacting another mechanism that encourages young and healthy people to purchase insurance will destabilize current law, while also having a disproportionate impact on people with pre-existing conditions.

Earlier this month, the Congressional Budget Office (CBO) issued a letter that estimated the repeal of the mandate would result in millions more uninsured Americans and would increase premiums by an additional 10 percent each year.<sup>2</sup> We recognize that the current health care law and system are not perfect, but changes should work to stabilize the market and improve access to adequate, affordable health insurance rather than move backwards. We strongly urge conferees not to include the individual insurance mandate repeal in the final conference report. Instead, we implore Congress to pass bipartisan short-term stabilization legislation sponsored by Senators Alexander and Murray that will help mitigate coverage losses and the rising costs in our current health care system.

Any healthcare policies included in the tax package must reflect the real and urgent needs of Americans, particularly those with costly, serious, and chronic health conditions. We continue to stand ready to work with Congress on this and any future legislation that would impact our communities.

Sincerely,

American Cancer Society  
American Diabetes Association  
American Heart Association  
American Liver Foundation  
American Lung Association  
Arthritis Foundation  
Cystic Fibrosis Foundation  
Epilepsy Foundation  
Family Voices  
Futures Without Violence  
Lutheran Services in America  
March of Dimes  
National Health Council  
National Multiple Sclerosis Society  
National Organization for Rare Disorders  
Volunteers of America

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<sup>2</sup> Congressional Budget Office, The Bipartisan Health Care Stabilization Act of 2017 and the Individual Mandate, November 29, 2017: <https://www.cbo.gov/system/files/115th-congress-2017-2018/reports/53352-bhcsaandindividualmandate.pdf>

cc: The Honorable Mitch McConnell  
The Honorable Kevin McCarthy  
The Honorable Paul Ryan

The Honorable Orrin Hatch  
The Honorable Michael Enzi  
The Honorable Lisa Murkowski  
The Honorable John Cornyn  
The Honorable John Thune  
The Honorable Rob Portman  
The Honorable Tim Scott  
The Honorable Pat Toomey  
The Honorable Kevin Brady  
The Honorable Devin Nunes  
The Honorable Peter Roskam

The Honorable Chuck Schumer  
The Honorable Nancy Pelosi

The Honorable Ron Wyden  
The Honorable Bernie Sanders  
The Honorable Patty Murray  
The Honorable Maria Cantwell  
The Honorable Debbie Stabenow  
The Honorable Bob Menendez  
The Honorable Tom Carper  
The Honorable Richard Neal  
The Honorable Lloyd Doggett  
The Honorable Raul Grijalva  
The Honorable Kathy Castor  
The Honorable Kristi Noem  
The Honorable Rob Bishop  
The Honorable Don Young  
The Honorable Greg Walden  
The Honorable John Shimkus