

February 6, 2017

Dear Senator,

We are reaching out to you today on behalf of the millions of patients, survivors and their families who live with serious diseases and chronic illness, and the providers who care for them. 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 Individuals who were diagnosed with a serious illness often found their coverage rescinded.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,

American Cancer Society Cancer Action Network
American Diabetes Association
American Heart Association
American Lung Association
National Multiple Sclerosis Society
Adult Congenital Heart Association
Alliance for Aging Research
Alpha-1 Foundation
American Academy of Pediatrics
American Association for the Study of Liver Diseases
American Autoimmune Related Diseases Association
American Brain Coalition
American Brain Tumor Association
American Kidney Fund
American Liver Foundation
American Society for Radiation Oncology
Association of Cancer Executives
Association of Oncology Social Work
Association of Oncology Social Workers
Asthma and Allergy Foundation of America
Autism Science Foundation
Autoimmune Advocacy Alliance
Beyond Celiac
Bladder Cancer Advocacy Network
Blue Faery: The Adrienne Wilson Liver Cancer Association
Cancer Support Community
Caregiver Action Network
Caring Ambassador's Program
C-Change
Celiac Disease Foundation
Center for Science in the Public Interest
ChangeLab Solutions
Children's Cause for Cancer Advocacy
Christopher & Dana Reeve Foundation
Colon Cancer Alliance
Cooley's Anemia Foundation
COPD Foundation
Crohn's & Colitis Foundation of America
CrowdCare Foundation
Cystic Fibrosis Association
Deadliest Cancers Coalition
Debbie's Dream Foundation: Curing Stomach Cancer
Digestive Disease National Coalition

Dystonia Medical Research Foundation
Easter Seals
Endocrine Society
Esophageal Cancer Action Network
Fight Colorectal Cancer
Friends of Cancer Research
GBS-CIDP Foundation International
Global Colon Cancer Association
G-PACT
Health Resources in Action, Inc.
HealthHIV
HealthyWomen
Hepatitis B Foundation
Hepatitis Foundation International
Hospice and Palliative Nurses Association
Huntington Disease Society of America
Hydrocephalus Association
International Foundation for Functional Gastrointestinal Disorders
International Pain Foundation
Interstitial Cystitis Association
Jeffrey Modell Foundation
Leukemia & Lymphoma Society
Lung Cancer Alliance
Lungevity
Massachusetts Biotechnology Council
Mental Health America
METAvivor
MetroHealth System
Motion Picture & Television Fund
National Alliance of State Prostate Cancer Coalitions (NASPCC)
National Alliance on Mental Illness
National Alopecia Areata Foundation
National Association for the Self-Employed
National Association of Social Workers
National Coalition for LGBT Health
National Comprehensive Cancer Network
National Consumers League
National Hemophilia Foundation
National Kidney Foundation
National Pancreas Foundation
National Viral Hepatitis Roundtable
NephCure Kidney International
Oncology Nursing Society
Ovarian Cancer Research Fund Alliance
Pancreatic Cancer Action Network
PMG Awareness Organization

Prostate Cancer Foundation
Pulmonary Hypertension Association
Scleroderma Foundation
Spina Bifida Association
Susan G. Komen for the Cure Advocacy Alliance
The AIDS Institute
The ALS Association
The American Academy of Addiction Psychiatry
The International Health, Racquet & Sportsclub Association
The Marfan Foundation
The Michael J. Fox Foundation for Parkinson's Research
The Oley Foundation
The Sarcoma Foundation of America
The Society for Cardiovascular Angiography and Interventions
Trinity Health
Trust for America's Health
U.S. Hereditary Angioedema Association
U.S. Pain Foundation
United Ostomy Associations of America
United Way Worldwide
University of Arizona Cancer Center
University of Texas MD Anderson Cancer Center
Veterans Health Council
Vietnam Veterans of America
Weight Watchers International
Zero – the End of Prostate Cancer