



I am essential

September 13, 2017

The Honorable Lamar Alexander, Chairman
Senate Committee on Health, Education,
Labor and Pensions
428 Senate Dirksen Office Building
Washington, DC 20510

The Honorable Patty Murray, Ranking Member
Senate Committee on Health, Education,
Labor and Pensions
428 Senate Dirksen Office Building
Washington, DC 20510

Dear Chairman Alexander and Ranking Member Murray:

I Am Essential is a broad coalition of patient and community organizations representing millions of patients and their families dedicated to the protection of quality, comprehensive, and affordable health care. As Congress considers legislation to stabilize the ACA Marketplace, we look forward to working with you and Congressional leaders to preserve critical patient protections that ensure individuals who rely on ACA Marketplace plans have access to affordable coverage and quality care and treatments.

We would like to offer our thanks and gratitude for the series of bipartisan hearings the Senate HELP Committee is undertaking to examine measures that can be immediately undertaken to stabilize the small group and individual insurance market. It is critical that the Committee hear from a diverse set of stakeholders on how this goal can be accomplished for the 2018 plan year.

As representatives of patients, we want to reiterate the importance of health coverage, health benefits and patient protections. While not perfect, the Affordable Care Act (ACA) has provided health coverage and improved access to care for tens of millions of Americans living with chronic and serious health conditions, many of whom were previously uninsured or underinsured. If they lose access and coverage for even one day, their health and well-being can be immediately jeopardized. Therefore, providing them with continuous coverage and consistent care and treatment is paramount. Furthermore, beneficiaries cannot lose the numerous patient protections contained in the ACA, which have improved access to quality health care.

These fundamental patient protections include: the establishment of essential health benefits (EHBs), including prescription drugs and mental health services; the prohibition on coverage exclusions for pre-existing conditions; the requirement that plans cannot use health status as a rating factor; the elimination of annual limits and lifetime limits on coverage for essential health benefits; and the imposition of a maximum annual out-of-pocket cost on EHBs. These protections in the law have

proven critical to the health and well-being of individuals represented by the organizations in our coalition.

Additionally, under Section 1557 of the ACA, Americans are protected from discrimination on the basis of race, color, national origin, sex, disability and age by health programs and activities operated or funded by the U.S. Department of Health and Human Services, including Qualified Health Plans. These landmark protections are critical to fulfilling the requirement of preventing discrimination based on pre-existing health conditions and access to the health care that every American deserves.

We would also like to express support for continuation of Cost Sharing Reduction (CSR) subsidies as part of any market stabilization bill that the Committee moves forward on. Without the certainty of CSRs continuing in 2018 and beyond, patients and their families will be placed at enormous risk of losing the coverage they have now in ACA Marketplace plans.

As you draft legislation to stabilize the market and consider providing greater flexibility to the states, I Am Essential asks that you consider these important patient protections and access to benefits that are critical for all Americans, especially those living with chronic and serious conditions. Should you have any questions or wish for additional information please do not hesitate to contact us.

Sincerely,

Carl Schmid
Deputy Executive Director, The AIDS Institute

Beatriz Duque Long
Senior Director Government Relations, Epilepsy Foundation

Andrew Sperling
Director of Federal Legislative Advocacy, National Alliance on Mental Illness