May 8, 2019

The Honorable Frank Pallone Charmian, House Energy & Commerce Committee 2125 Rayburn House Office Building Washington, D.C. 20515

The Honorable Greg Walden Ranking Member, House Energy & Commerce Committee 2322 Rayburn House Office Building Washington, D.C. 20515

Dear Chairman Pallone and Ranking Member Walden,

Our 35 organizations, representing the interests of the millions of patients and consumers who live with

principles are that health care must be .1 Together, our organizations understand what individuals and families need to prevent disease, manage health, and cure illness. As the 116th Congress progresses, we welcome the opportunity to work with members on both sides of the aisle on solutions that will preserve coverage for individuals who are currently covered, extend coverage to those who remain uninsured, and lower costs and improve quality for all.

Prior to the Affordable Care Act (ACA), individuals who were in the most need of health insurance coverage—including older and sicker Americans and people living with pre-existing conditions—often found it difficult, if not impossible, to obtain health insurance that provided the coverage they needed. Many individuals were denied coverage due to their pre-existing conditions or were charged outrageous premiums and/or were left with inadequate benefit packages.

Without access to comprehensive health coverage they could afford, many patients with serious and chronic conditions were often forced to delay or forego necessary health care. Before the patient protections provided under the ACA, more than half of heart patients reported difficulty paying for their care and of those patients more than 40 percent said they had delayed care or had not filled prescriptions.² Uninsured patients with diabetes were six times as likely to forgo necessary medical care than those with coverage.³ Uninsured patients were less likely to be screened for cancer and more likely

conditions. However, we remain concerned that the policies outlined in these bills fall far short of the comprehensive protections and coverage expansion included in current law.

As you are aware, current law requires issuers to comply with a set of provisions that work together to promote adequate, affordable, and accessible coverage for people with pre-existing conditions. A holistic approach that includes but is not limited to - community rating, guaranteed issue, essential health benefits, cost-sharing limits, a prohibition of lifetime and annual limits, allowing young people to -existing condition exclusions, and other

important provisions protect people with serious health care needs from discriminatory coverage practices and promote access to affordable coverage. Medicaid expansion also brought coverage to millions of Americans who were previously uninsured, many of whom went without vital care. These policies are inextricably linked and repealing any of them threatens access to critical care for people with life-threatening, disabling, chronic, or serious health care needs.

We hope that you will keep these critical patient protections and the interlocking functions of current law that safeguard coverage for consumers, patients, and individuals with pre-existing conditions at the front of your mind during the 116th Congress. We are grateful that Congress is committed to exploring both immediate and long-term approaches that can be taken to shore up and strengthen the individual insurance market and we remain ready and willing to work with Congress to achieve that goal and provide all Americans with the health care they need and deserve. If you have any questions about this letter, please contact Katie Berge, Federal Government Relations Manager for the American Heart Association at katie.berge@heart.org.

Sncerely,

United Way Worldwide
COPD Foundation
Hemophilia Federation of America
Susan G. Komen
Family Voices
American Heart Association
National Health Council
Epilepsy Foundation
March of Dimes
ALS Association