

May 1, 2017

President Donald J. Trump
The White House
1600 Pennsylvania Avenue NW
Washington, DC 20500

The Honorable Paul Ryan
Speaker
U.S. House of Representatives
Washington, DC 20515

The Honorable Nancy Pelosi
Minority Leader
U.S. House of Representatives
Washington, DC 20515

The Honorable Mitch McConnell
Majority Leader
United States Senate
Washington, DC 20510

The Honorable Charles Schumer
Minority Leader
United States Senate
Washington, DC 20510

Dear President Trump, Majority Leader McConnell, Minority Leader Schumer, Speaker Ryan, and
Minority Leader Pelosi:

The undersigned 20 organizations, representing a broad spectrum of health care providers, write to you to urge action on finding a bipartisan solution to ensure continued full funding of cost-sharing reduction payments (CSRs) to qualified health plans for eligible enrollees who have coverage through the exchanges. Immediate action is needed to provide critical stability to the insurance market, and to ensure those in the individual market can continue to access coverage.

CSRs help close to 7 million enrollees access care by defraying their cost-sharing obligations, which include co-payments, co-insurance, and deductibles. But insurers have little time left to finalize their rate filings for the 2018 coverage year, and without certainty as to how long CSR payments will be made – or even if they will be made at all – they may be forced to leave the marketplace. One-third of the counties in our nation have only a single issuer offering coverage to those in the individual market; if more leave the marketplace, the impact will be disastrous. Even in areas where insurers are able to remain in the marketplace, the Kaiser Family Foundation predicts premiums on benchmark plans are projected to rise on average by almost twenty percent, with even higher increases expected in states that did not expand Medicaid¹. Not only that, this same analysis indicates that if the CSR payments were stopped, **the federal government would actually spend \$31 billion more** through increased premium tax credits. Continuation of these payments is the fiscally responsible path forward.

The urgency to solve this issue is bipartisan, and continues to grow. The [National Governors Association has stated](#) that “Funding the CSR payments will ensure that 7 million low-income enrollees will continue to have affordable access to services through reduced cost-sharing obligations...”

¹ [Kaiser Family Foundation](#); The Effects of Ending the Affordable Care Act’s Cost-Sharing Reduction Payments; April 25, 2017.

We strongly urge the Administration and Congress to work together in a bipartisan, bicameral fashion to provide a funding pathway for these payments that is stable and builds in long-term and continuous certainty. Such a mechanism is necessary to avoiding future funding crises that will only further exacerbate market instability and continue to erode access for millions of Americans to high quality, affordable coverage and health care.

We firmly believe this is the fiscally responsible solution that will be of the greatest benefit for American patients and their families. Thank you for your continued bipartisan work on this important issue, and we stand ready to work with the Administration and Congress in a thoughtful manner on this and other issues facing our health care system.

Sincerely,

American Osteopathic Association
AMDA - The Society for Post-Acute and Long-Term Care Medicine
American Academy of Family Physicians
American Academy of Neurology
American Academy of PAs
American Association of Child & Adolescent Psychiatry
American College of Nurse-Midwives
American College of Osteopathic Internists
American College of Physicians
American Congress of Obstetricians and Gynecologists
American Gastroenterological Association
American Medical Association
American Nurses Association
American Psychiatric Association
American Society for Radiation Oncology
American Society of Addiction Medicine
National Association of Community Health Centers
National Association of State Mental Health Program Directors
National Council for Behavioral Health
Treatment Communities of America