



AMERICAN PUBLIC HEALTH ASSOCIATION

For science. For action. For health.

April 05, 2019

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

The Honorable Frank Pallone
Chair
House Committee on Energy and Commerce
2125 Rayburn House Office Building
Washington, DC 20515

The Honorable Bobby Scott
Chair
House Committee on Education and Labor
2176 Rayburn House Office Building
Washington, DC 20515

The Honorable Richard Neal
Chair
House Ways and Means Committee
1102 Longworth House Office Building
Washington, DC 20515

Dear Speaker Pelosi, Chairman Pallone, Chairman Scott and Chairman Neal:

On behalf of the American Public Health Association, a diverse community of public health professionals that champions the health of all people and communities, I write to thank you for your introduction of the Protecting Pre-Existing Conditions and Making Health Care More Affordable Act of 2019. We strongly support this legislation and are grateful for your leadership in making access to health care for all Americans, regardless of their health status, affordable and achievable.

The Affordable Care Act led to historic gains in comprehensive health insurance coverage by expanding access to public and private coverage options. As a result, nearly 20 million people in the U.S. gained health coverage between 2013 and 2017. Despite this, millions of Americans remain uninsured, the majority of whom cite the high cost of coverage as their primary reason for remaining uninsured. We strongly support your legislation, which would strengthen assistance for individuals and families purchasing private health insurance by increasing premium tax credits, lowering the cost of coverage for low- and moderate-income people and fixing the so-called, “family glitch” by ensuring that calculation used for determining the eligibility for subsidies accurately reflects the affordability of coverage for the entire family.

We fully support the inclusion of protections for people with pre-existing conditions. The ACA made clear that access to health insurance should not be contingent on an individual’s health status. However, in recent months the Trump administration has made great efforts to weaken crucial protections for people with pre-existing conditions. By including provisions to reverse the administration’s expansion of short-term health plans and association health plans, and revoking the administration’s guidance allowing states to seek waivers that reduce protections for people

with pre-existing conditions, your legislation ensures that no individual will be barred from enrolling in affordable, comprehensive health coverage due to a pre-existing condition.

Additionally, we applaud your acknowledgement of the importance of the ACA's essential health benefits. The ACA established the essential health benefit requirement to ensure that all health plans purchased in the individual and small group markets provide critical benefits including preventive and wellness services, mental health and substance use disorder services, prescription drug coverage and maternity and newborn care. Your legislation would reverse the Trump administration's rollback of essential health benefits and reemphasize the importance of providing these basic benefits.

We also thank you for including provisions to reinstate funding for consumer outreach, educational assistance, and the navigator program in this legislation. A recent study from the Commonwealth Fund found that 40% of America's uninsured adults were not aware of their health coverage options through the marketplaces. Health care coverage can be complicated and overwhelming, and outreach and advertising efforts help individuals understand their options. The Trump administration's drastic cuts to this funding created yet another obstacle to enrollment in already complicated process. Making consumers aware of their coverage options can positively impact enrollment and helps consumers select a health coverage plan that best meets their health care needs and financial constraints. Restoring funding for outreach and enrollment activities is a key component of reducing the number of people without health insurance.

Access to affordable health coverage is a critical component of a strong public health system. Research repeatedly demonstrates that people with insurance coverage are more likely to have a regular source of care and use preventive services, and are less likely to delay seeking needed care, require avoidable hospitalizations and emergency care, and experience adverse health outcomes. In fact, data shows that rates of preventable disease are greater in areas with high rates of uninsured individuals, which affects broader community health. By expanding financial assistance, protecting people with pre-existing conditions and increasing funding for outreach, your legislation would ensure that millions of Americans have access to affordable, comprehensive health insurance regardless of their health status. More broadly, this legislation will enhance community health throughout our nation.

Thank you again for your steadfast dedication to protecting and strengthening the Affordable Care Act. We look forward to working with you and your colleagues to make access to affordable, comprehensive health insurance a reality for all Americans.

Sincerely,

A handwritten signature in black ink, appearing to read "Georges C. Benjamin". The signature is fluid and cursive, with the first name "Georges" being the most prominent part.

Georges C. Benjamin, MD
Executive Director