

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 protections 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 Individuals who were diagnosed with a serious illness often found their coverage rescinded.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 Neurology  
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 College of Radiation Oncology  
American Kidney Fund  
American Liver Foundation  
American Society for Radiation Oncology  
Association of Cancer Executives  
Association of Oncology Social Work  
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