



October 14, 2017

The Honorable Mitch McConnell  
Majority Leader  
United States Senate  
Washington, D.C. 20510

The Honorable Paul D. Ryan  
Speaker of the House of Representatives  
House of Representatives  
Washington, D.C. 20515

The Honorable Charles E. Schumer  
Democratic Leader  
United States Senate  
Washington, D.C. 20510

The Honorable Nancy Pelosi  
Democratic Leader  
House of Representatives  
Washington, D.C. 20515

Dear Leaders McConnell and Schumer, Speaker Ryan, and Leader Pelosi:

As providers of healthcare and coverage to hundreds of millions of Americans, we are writing to you again to urge Congress to take action now to fund cost-sharing reduction (CSR) benefits for the millions of Americans who depend on this critical program. Since our original letter to you more than 6 months ago, we have come together with one voice to call for much-needed legislation to fund CSR benefits. With the Administration’s decision to terminate this funding, Congress must take action immediately.

The CSR program directly benefits nearly 6 million low- and modest-income Americans. By reducing their out-of-pocket expenses—such as deductibles and co-payments—CSR benefits help people afford their medical expenses and get the care they need.

We strongly believe that this funding must continue for the good of the American people. We have consistently maintained that uncertainty around CSR funding drives up costs and reduces choice for those who buy their own coverage. The Administration’s decision to end this essential support for millions of Americans will have harmful consequences for patients, families, businesses and taxpayers.

According to the non-partisan Congressional Budget Office (CBO), ending funding to support the CSR benefits:

- **Drives up premiums**, increasing average premiums for benchmark silver plans (the most popular plans on the exchanges) by 20 percent in 2018 and by 25 percent in 2020.
- **Denies choices for consumers** and greatly increases the risk that some places will have no coverage options at all.
- **Increases the federal budget deficit** by \$194 billion over the next ten years (2017-2026).

We join together again to urge Congress to take swift action to ensure continued funding for CSR benefits for 2017 and for at least the next two years (2018-2019) as part of a targeted, bipartisan solution to strengthen and stabilize the individual health insurance market. We agree that this approach is the best way to move forward without jeopardizing access to care for millions of Americans.

There will be serious consequences without Congressional action: millions will face higher premiums, fewer choices, and less access to the medical care they need. Let's work together on solutions that deliver the access, care, and coverage that the American people deserve.

Sincerely,

America's Health Insurance Plans  
American Academy of Family Physicians  
American Benefits Council  
American Hospital Association  
American Medical Association  
Blue Cross Blue Shield Association  
Federation of American Hospitals  
U.S. Chamber of Commerce