

May 07, 2019

U.S. House of Representatives Washington, DC 201515

Dear Representative:

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 urge you to support H.R. 986, the Protecting Americans with Pre-Existing Conditions Act, when it comes to the House floor for a vote later this week. This bill would revoke the Trump administration's recent guidance allowing states to seek waivers that threaten protections for people with pre-existing conditions established under the Affordable Care Act.

The Affordable Care Act led to historic gains in comprehensive health insurance coverage by expanding access to public and private coverage options, and ensuring that no individual could be denied health coverage due to a pre-existing condition. As a result, nearly 20 million people in the U.S. gained health coverage between 2013 and 2017. Of those, 2.6 million had pre-existing conditions that would have otherwise barred them from coverage due to discriminatory insurer practices, and 9.4 million had conditions that would have otherwise impacted insurance cost. Today, an estimated 52 million, or 27%, of nonelderly adults in the U.S. have a pre-existing condition that would make them ineligible for health insurance coverage or make it difficult for them to obtain coverage without the protections established under the ACA.

The ACA made clear that access to health insurance should not be contingent on an individual's health status. However, in recent months the administration has made great efforts to weaken crucial protections for people with pre-existing conditions. In October 2018, the administration issued guidance that would allow states to use Section 1332 waiver authority to make sweeping changes to insurance coverage for their residents, including to promote the sale of non-ACA compliant policies and to establish competing marketplaces that are less-regulated. Ultimately, this new guidance would undermine ACA protections for people with pre-existing conditions by making it more costly and more difficult for this vulnerable population to obtain coverage.

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.

We encourage all members of the House to support this legislation to protect Americans with pre-existing conditions. No individual should be barred from enrolling in health coverage due to

health status. H.R. 986 is an important step towards ensuring that all Americans have access to affordable and comprehensive health insurance.

Thank you for your attention to our views on this important legislation.

Sincerely,

Georges C. Benjamin, MD

Executive Director