



May 3, 2017

Representative
United States House of Representatives
Washington DC, 20515

Dear Representative:

Despite recent activities and amendments, the American Health Care Act (H.R. 1628) remains a highly flawed proposal that will destabilize our health care system, cause significant loss of coverage, and allow for the discrimination against patients based on their gender, age, and health status. For these reasons, the American Academy of Family Physicians (AAFP) continues to oppose the AHCA and encourages the House of Representatives to reject this failed policy.

The fact remains that the AHCA will:

- Cause more than 24 million people to lose their health care coverage, including more than 7 million with employer-sponsored coverage.
- Destabilize the individual health insurance market.
- Create a race to the bottom by eliminating any standards with respect to minimum insurance benefits.
- Enact draconian cuts in the Medicaid program that will have an immediate negative impact on low-income individuals, children, and millions of senior citizens who rely on the program.
- Eliminate community rating and return to medical underwriting, thus allowing insurers to discriminate against individuals based on their gender, age, and health status.
- Deny individuals protection against annual and lifetime spending caps, thus threatening the financial stability of millions of individuals and families in the future.

Over the past few days there has been an effort to advance policies that seek to protect individuals with pre-existing conditions from facing discrimination in insurance underwriting as a result of their health status. Despite a willingness to spend more money on these proposals, the current efforts on pre-existing conditions fail to accomplish their goal. High-risk pools are inherently flawed and expensive. The proposals under consideration provide inadequate funding for an inadequate period of time, thus creating an under-funded and temporary solution for the millions of Americans with pre-existing conditions. We find it regrettable that Congress would seek to relegate individuals with high health care needs to a program that has a questionable history and would face uncertain financial stability in the future.

By removing critical consumer protections that collectively ensure that the millions of individuals with pre-existing conditions can continue to purchase affordable health care coverage, the AHCA would result in higher premiums and higher deductibles for millions. Additionally, the negative impact of the AHCA is not limited to the individual insurance market. These policies also may impact the more than 130 million people with employer-sponsored insurance.

Thank you.