



November 14, 2017

The Honorable Mitch McConnell  
Senate Majority Leader  
United States Senate  
Washington, DC 20510

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

The Honorable Paul D. Ryan  
Speaker of the House of Representatives  
United States House of Representatives  
Washington, DC 20515

The Honorable Nancy Pelosi  
Democratic Leader  
United States House of Representatives  
Washington, DC 20515

Dear Leaders:

As providers of healthcare and coverage to hundreds of millions of Americans, we are committed to assuring everyone has access to a range of high quality, affordable coverage options so they can access the care they need, regardless of pre-existing conditions. To achieve this critical goal, we are urging you to maintain the individual mandate unless and until Congress can enact a package of reforms to adequately assure a balanced risk pool and prevent extraordinary premium increases.

Experts agree that in order to have a health insurance system in which anyone can obtain coverage regardless of their health status, there must be incentives for everyone to enroll in and maintain coverage throughout the year. Broad and sustained enrollment contributes to affordable coverage as costs are shared across a larger pool of individuals. Repealing the individual mandate without a workable alternative will reduce enrollment, further destabilizing an already fragile individual and small group health insurance market on which more than 10 million Americans rely.

Under current law, the individual mandate is one of the primary incentives for individuals to enroll in coverage. Eliminating the individual mandate by itself likely will result in a significant increase in premiums, which would in turn substantially increase the number of uninsured Americans.

We join together to urge Congress to maintain the individual mandate. There will be serious consequences if Congress simply repeals the mandate while leaving the insurance reforms in place: millions more will be uninsured or face higher premiums, challenging their ability to access the 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 Hospital Association  
American Medical Association  
Blue Cross Blue Shield Association  
Federation of American Hospitals