



October 19, 2017

The Honorable Lamar Alexander  
Chairman, HELP Committee  
United States Senate  
Washington, DC 20510

The Honorable Patty Murray  
Ranking Member, HELP Committee  
United States Senate  
Washington, DC 20510

Dear Chairman Alexander and Ranking Member Murray:

The American Academy of Family Physicians (AAFP) applauds your steadfast commitment to developing bipartisan solutions aimed at improving our nation's health system. Your leadership on this matter is greatly appreciated. Your proposal is consistent with AAFP policies and our stated goal of achieving greater access to affordable health insurance for all Americans. We are pleased to support this legislation and urge the Senate to approve it at its earliest opportunity.

Your proposal seeks to stabilize the individual insurance market, ensure a robust and well-funded and targeted enrollment outreach campaign, extend financial assistance for low-income individuals to assist them with their co-pays and deductibles, provide relief from rapidly increasing premiums through greater flexibility at the state level, and promote greater access to primary care. We also applaud the inclusion of financial resources to facilitate outreach and enrollment over the next two years. This financial support will be critical to ensuring that eligible populations benefit from the coverage options available to them.

The proposal seeks to stabilize the individual insurance market, but does so in a manner that retains the important consumer protections and insurance reforms under current law. We applaud your decision to preserve the essential health benefits and protections that prohibit annual and lifetime caps on benefits. In addition, we strongly support your decision to retain important policies that prevent discrimination in insurance underwriting based on an individual's age, gender, or health status. The AAFP strongly supports continuation of these important consumer protections and insurance reforms and we thank you for protecting them in your proposal.

We are especially pleased to see and strongly support the inclusion of policies applicable to the Copper Plans requiring insurers issuing such plans to currently and newly eligible populations provide coverage for at least 3 primary care benefits independent of cost-sharing. The AAFP strongly supports this policy and we advocate that this benefit be extended to all high-deductible health plans. We have published a policy proposal that would designate primary care visits as exempt from cost-sharing for all HDHPs. Your policy proposal is a good first step towards achieving a more comprehensive policy with respect to no cost-sharing on primary care.

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The AAFP strongly supports the continuation of financial assistance to low-income individuals to assist them with the co-pays and deductibles associated with their insurance policy. The cost-sharing reduction subsidies are an important consumer-centric policy and we strongly support your decision to include an extension of this important policy for 2018 and 2019.

Finally, we also support the additional flexibility for states and the longer duration for approved waivers as proposed in your bill. States should have the ability to innovate to meet the needs of their citizens and your approach grants flexibility while retaining accountability. To this end, we appreciate that you have included guardrails to ensure that state waivers are meeting the intent of law.

Again, thank you for your leadership, as well as the bipartisan and open process that led to this bill being proposed. The open Committee process was welcomed by the AAFP and provided an opportunity for organizations such as ours to provide insight into the legislative process. As stated earlier in our letter, your proposal is consistent with AAFP policies and we are pleased to support this legislation. We look forward to working with you to ensure Senate passage at the earliest possible time.

Sincerely,

A handwritten signature in black ink, appearing to read 'John Meigs, Jr.', with a small 'MD' written at the end of the signature.

John Meigs, Jr., MD, FFAFP  
Board Chair

C: The Honorable Mitch McConnell  
The Honorable Charles Schumer