

United States Senate

WASHINGTON, DC 20510

January 30, 2017

The Honorable Donald Trump
President of the United States
The White House
1600 Pennsylvania Avenue
Washington, DC 20500

Dear President Trump,

Over the last three years, 20 million Americans gained comprehensive health insurance, the ability to regularly see a doctor, and peace of mind in knowing that they aren't one illness away from bankruptcy. The Affordable Care Act (ACA) has not only strengthened the health and economic security of these Americans but has also provided critical benefits that help make coverage more affordable through premium tax credits and cost-sharing subsidies that reduce out of pocket health care costs for working families.

You and Congressional Republicans have made dismantling these significant reforms your top priority – without providing any coherent plan to protect the millions of Americans who depend upon them. We continue to stand ready to work on improvements to the law, but are fundamentally opposed to this destructive course and rush to repeal that is, as we speak, already beginning to undermine the coverage that families have today. But, while Congress debates the path forward, your administration can still take steps to change course and avoid further harm to Americans who depend on these coverage reforms.

One of the most important ACA reforms are the cost-sharing subsidies^[1] that help reduce deductibles and out of pocket health care costs for families with incomes up to roughly \$29,000 for an individual and \$60,000 for a family of four. More than 6 million Americans currently rely on this cost-sharing assistance to help control their out of pocket costs. Yet, congressional Republicans have specifically targeted these subsidies by advancing a lawsuit that would stop cost-sharing reductions and raise out of pocket costs for families as part of their political agenda to repeal the health law.

Taking away these subsidies now would immediately expose our families to higher deductibles and could force them to forgo needed care. It could also force individuals to lose health coverage, as it could increase instability in the insurance market potentially leading some insurers to exit the marketplace. In fact, just last week, House Energy and Commerce Chairman Greg Walden stated that he wants to see the subsidy program funded “one way or another,” explaining “if you don't, the plans have the ability to cancel midyear, and we said we wouldn't pull the rug out from under people — and we shouldn't.”^[2] We agree. If your Administration fails to make these payments, millions could be left high and dry, since insurance companies will have a legal basis to exit the market within a short period, reducing choices and increasing premiums -- a “death spiral” for consumers under the Trump Administration's watch.

^[1] §1402 of the Patient Protection and Affordable Care Act

^[2] Sneed, Tierney. “House Chair: Obamacare Subsidies Must Continue To Avoid Collapse Amid Repeal.” *Talking Points Memo*, January 16, 2017, Livewire.

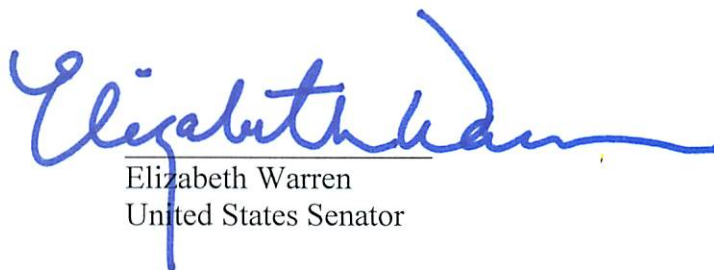
The record of your nominee for Secretary of Health and Human Services, Congressman Price, compounds our concerns, given his repeated opposition to programs that help families afford basic health care. Specifically, he voted to move forward with the lawsuit brought by the House of Representatives to take away cost-sharing reduction assistance from low-income consumers.^[3]

You said recently that your plan is to provide “insurance for everybody.”^[4] Dismantling measures to make health care more affordable for families would stand in direct conflict to this promise - resulting in chaos in the market from the Trump Administrations’ actions. We urge that you put partisanship aside and commit to continue this vital financial assistance for our constituents and protect all of the health benefits that our families rely on today.

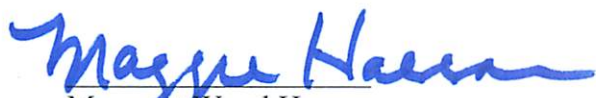
Sincerely,



Tammy Baldwin
United States Senator



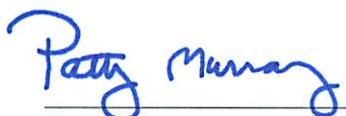
Elizabeth Warren
United States Senator



Margaret Wood Hassan
United States Senator



Sheldon Whitehouse
United States Senator



Patty Murray
United States Senator



Al Franken
United States Senator

^[3] <http://clerk.house.gov/evs/2014/roll466.xml>

^[4] Shear, Michael. “Trump Promises ‘Insurance for Everybody’ as Health Law Replacement.” *New York Times*, January 15, 2017, Politics.