



April 5, 2017

Hon. Paul Ryan  
Speaker of the House  
H-232 The Capitol  
Washington, DC 20515

Hon. Mitch McConnell  
Majority Leader  
S-230 The Capitol  
Washington, DC 20510

Hon. Nancy Pelosi  
Minority Leader  
H-204 The Capitol  
Washington, DC 20515

Hon. Charles Schumer  
Minority Leader  
S-221 The Capitol  
Washington, DC 20510

Dear Speaker Ryan, Minority Leader Pelosi, Majority Leader McConnell and Minority Leader Schumer:

On behalf of the Alliance of Community Health Plans (ACHP), I am writing to request your support for stabilizing the individual insurance market and making coverage affordable for millions of Americans by funding cost sharing reduction (CSR) payments. The lack of clarity around CSR payments as we near individual market rate filing deadlines means that millions of people are at risk for increased health insurance premiums. Our plans estimate potential premium hikes stemming from the elimination of CSRs could result in increases in some areas as high as 20 percent.

As the April 28, 2017 government funding deadline approaches, we ask that Congress appropriate the funds necessary to meet the government's obligations for CSR payments in order to stabilize health insurance markets and allow our plans to set affordable premiums.

Our alliance of nonprofit community-based health plans provide coverage and care for more than 18 million Americans in 27 states and the District of Columbia. ACHP plans are leaders in delivering innovative, effective and affordable health care and we are committed to maintaining coverage in the most efficient and high quality ways possible. We are concerned that elimination of CSRs will result in higher rates of uninsured Americans.

Our plans are mission-driven organizations and work towards making decisions based on what is in the best interests of the health of their local communities. In fact, because of their deep-rooted local commitment, many of our plans have begun to see improvement in the risk profile of their insured populations. This is recognition that, in some markets, continuous coverage of the previously uninsured population is working and our customers are getting healthier. Naturally, an improved risk profile in the individual market is one key to its stabilization.

ACHP plans have repeatedly demonstrated that by changing the paradigm under which American health care is delivered from quantity to quality and attaching the right financial incentives, costs can be contained. Nevertheless, if our most vulnerable customers – hard-working Americans – cannot afford even basic costs associated with co-pays and deductibles, it will be that much more difficult to improve the health of the local communities our plans serve.

If you or your staff have any questions or would like to discuss these issues further, please do not hesitate to contact me at [cconnolly@achp.org](mailto:cconnolly@achp.org) or 202-785-2247.

Sincerely,

A handwritten signature in cursive script that reads "Ceci Connolly".

Ceci Connolly  
President & CEO

Cc: Hon. Rodney Frelinghuysen  
Hon. Nita Lowey  
Hon. Thad Cochran  
Hon. Patrick Leahy