



POLICY & ACTION FROM CONSUMER REPORTS

January 11, 2017

U.S. Senate
Washington, D.C. 20510

Dear Senator,

On behalf of Consumers Union, the public policy and mobilization arm of nonprofit Consumer Reports, I write to express our deep concern that the budget resolution for fiscal year 2017 will begin a process that could lead to the repeal of several key parts of the Affordable Care Act (ACA), and could result in tens of millions of Americans losing vital health coverage and the destabilization of insurance markets. As an organization whose founding principles include ensuring access to quality, affordable health coverage and care for all, Consumers Union is concerned that this would jeopardize both the health and financial stability of American families.

Consumers Union has a long history of working for a fairer and more just marketplace for consumers. We believe all Americans deserve care and coverage that is accessible, affordable, understandable, fairly priced, and meets high, uniform standards for quality and safety. The Affordable Care Act was an important step towards this goal, allowing more than 20 million consumers to purchase private insurance through exchanges or benefit from the Medicaid expansion, thus lowering the uninsurance rate in our nation to its lowest point ever.

The ACA also includes a number of critical consumer protections that benefit *all* consumers, regardless of the source of their coverage. The law prevents insurers from discriminating against consumers with pre-existing conditions or charging them more for coverage, prohibits insurers from imposing annual or lifetime limits on coverage, and ensures coverage of a comprehensive package of essential health care services. It also takes steps to measure and improve the safety and quality of care received by all. Consumers Union opposes legislative changes that would eliminate or weaken these critical consumer protections.

A move to repeal the ACA without a simultaneous replacement that, at minimum, maintains coverage for the number of people currently covered and provides comparable consumer protections would be irresponsible and affect every American family. It could destabilize the individual market for those who buy insurance for themselves, resulting in fewer choices for consumers and sending premiums skyrocketing while benefits shrink. Consumers do not want to go back to a time in which health insurers ran unchecked and insurance coverage was out-of-reach and unreliable for so many Americans.

Consumers Union strongly urges you to oppose the repealing of the Affordable Care Act.

Sincerely,

A handwritten signature in black ink that reads "Laura MacCleery". The signature is written in a cursive style with a long, sweeping tail that extends to the right.

Laura MacCleery
Vice President



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