



POLICY & ACTION FROM CONSUMER REPORTS

The Honorable Senator Lamar Alexander
Chairman,
U.S. Senate Committee on
Health, Education, Labor & Pensions

The Honorable Senator Patty Murray
Ranking Minority Member,
U.S. Senate Committee on
Health, Education, Labor & Pensions

February 1, 2017

Dear Senator Alexander and Senator Murray,

On behalf of Consumers Union, the policy and mobilization arm of nonprofit Consumer Reports, I write to express our appreciation for the Committee's hearing, "Obamacare Emergency: Stabilizing the Individual Health Insurance Market." We strongly support the Committee's desire to ensure a stable, working health insurance marketplace for consumers and urge the Committee to focus on protecting the expanded coverage and consumer protections provided under the Affordable Care Act (ACA).

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 made important strides 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.

Consumers are concerned. According to a new nationally representative Consumer Reports survey released January 19, 2017, more than half (55%) of Americans are either only slightly or not at all confident that they will have access to affordable health insurance. About one-third of Americans are insecure in their ability to access care, including about their ability to secure doctor visits, necessary tests, treatments and medications.

Repealing the Affordable Care Act without a suitable, 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.

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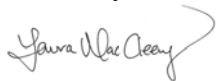
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A piecemeal approach to replacement or a repeal and delayed replacement approach is inappropriate as it could result in millions of Americans losing vital health coverage and destabilize insurance markets.

In destabilizing the market for those who buy insurance for themselves, a stop-and-start approach could greatly limit choices for consumers and send premiums skyrocketing. As an organization founded on ensuring access to quality, affordable health coverage and care, Consumers Union is deeply concerned that this would jeopardize both the health and financial security of American families.

Consumers Union strongly urges the Committee to protect coverage gains for consumers; further reduce the ranks of those without insurance; work to lower premiums, out-of-pocket costs and deductibles to ensure coverage and care are affordable and to address soaring prescription drug prices. Americans deserve no less.

Sincerely,



Laura MacCleery
Vice President
Consumer Policy and Mobilization
Consumer Reports

Cc: Senate Health, Education, Labor & Pensions Committee