U.S. Senate

Washington, D.C. 20510

July 20, 2017

Dear Senator:

On behalf of Consumers Union, the policy arm of nonprofit Consumer Reports, we write to express our strong opposition to the repeal of the Affordable Care Act (ACA) without an adequate and simultaneous replacement that, at minimum, maintains coverage for the number of people currently covered, provides comparable consumer protections, and protects the current reach and availability of Medicaid. As an organization whose founding principles include ensuring access to quality, affordable health coverage and care for all, we believe this legislation would jeopardize both the health and financial security of American families.

All Americans deserve care and coverage that is accessible, affordable, understandable, fairly priced, and meets high, uniform standards for quality and safety. The ACA 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.

In its evaluation of a plan to eliminate the ACA’s mandate penalties and subsidies but leave the ACA’s insurance market reforms in place, the nonpartisan Congressional Budget Office (CBO) projected that 17 million consumers would lose insurance coverage the first year that repeal legislation is enacted, rising to an estimated 32 million uninsured by 2026.[[1]](#footnote-1)

In the first year after the repeal bill is enacted, CBO estimates 10 percent of Americans would live in an area that has no insurer participating in the nongroup market[[2]](#footnote-2); that share would rise to 50 percent by 2020, and *75% of Americans by 2026*.[[3]](#footnote-3) Further, for those areas in which individual market coverage remains available, average premiums would increase by roughly 25 percent—relative to projections under current law—in 2018; 50 percent in 2020; and 100% by 2026. The impact on consumers who would have received premium tax credits under the ACA would be much larger.[[4]](#footnote-4)

Furthermore, starting in 2020, the repeal of the Medicaid expansion and elimination of subsidies for lower-income consumers would strike a severe blow to those with the greatest financial need.

Consumers should not be taken back to a time when insurance coverage was completely out of reach and unreliable for so many Americans. We, therefore, strongly urge you to oppose the effort to repeal the Affordable Care Act and any rollback of the tremendous gains we have made in attaining lifesaving coverage for millions of Americans. Instead, we strongly urge Senators to work in a bipartisan manner to strengthen health care coverage and affordability for all consumers.

Sincerely,



Elizabeth Imholz

Special Projects Director



Victoria Burack

Health Policy Analyst

1. Congressional Budget Office, *H.R. 1628 Obamacare Repeal Reconciliation Act of 2017*, (July 19, 2017) at p.1. Available at [https://www.cbo.gov/publication/52371](https://www.cbo.gov/system/files/115th-congress-2017-2018/costestimate/52939-hr1628amendment.pdf). [↑](#footnote-ref-1)
2. *Ibid* at 8. [↑](#footnote-ref-2)
3. *Ibid* at 1.. [↑](#footnote-ref-3)
4. *Ibid* at 11. [↑](#footnote-ref-4)