



COALITION ON HUMAN NEEDS

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March 23, 2017

Dear Representative:

The current health care law, the Patient Protection and Affordable Care Act, has improved and expanded health insurance coverage for millions of Americans. The American Health Care Act now being considered by the House would reverse that progress. It is not, as promised, a replacement and improvement. Instead, it guts protections that have ensured comprehensive coverage for all of us, denies health care to the poor, gravely weakens the federal capacity to respond to growing health care needs, steeply raises costs for millions of others, especially older Americans, and leaves states with far greater health care burdens than they have now. The faith, human service provider, civil rights, expert policy, labor, and other advocacy organizations that make up the [Coalition on Human Needs](http://www.chn.org) represent millions of people across the nation, and most strongly urge you to vote no on this misguided legislation.

One of the strengths of the current law is its requirement that insurance coverage be reasonably comprehensive, including mental health, substance abuse, emergency care, and maternity care. It is true that not everyone will use all of the required coverage. The point of insurance is to share risk among a large pool of the insured, to prevent costs from rising unaffordably for those who do need medical services. News accounts that the House leadership is considering gutting the Essential Health Benefits package are dismaying. It is contrary to the national interest to reduce the availability of affordable substance use and mental health treatment. No longer requiring maternity care will increase costs for young families and jeopardize newborns' health. If you allow insurance companies to offer plans with inadequate coverage at lower prices, healthier individuals will take those options, leaving those with greater medical needs to pay far more because there is no longer a large pool to spread the risk. Eliminating the Essential Health Benefits requirement is an attack on women, on families, on people with disabilities and on those struggling to overcome addiction. Further, it opens the door to the failure of our health insurance system, since many will wind up with inadequate coverage.

The American Health Care Act's dismantling of the Medicaid program is its most reckless and dangerous provision. Ending the Medicaid expansion is a cruel abandonment of low-income workers. Still worse is the capping of federal Medicaid payments below expected costs, over time increasing states' burden and providing incentives for states to reduce benefits, restrict eligibility and/or increase costs for low-income people. The recent amendment of the bill to include the option to impose work requirements on Medicaid beneficiaries is simply a backdoor way of denying Medicaid to poor people who are unable to comply because they or their family members are ill.

A vote for the American Health Care Act is a vote to break promises to the American people. It will deny insurance to millions, make it unaffordable to millions more, and threaten the viability of the health insurance markets. It chooses tax cuts for the rich and for insurance and medical industries over health insurance for most of us. Whatever rhetoric is being used to sell this bill, this transfer from low- and middle-income people to the rich is at its heart. This vote is one of the most consequential you will take as a member of Congress. Please vote no.

Sincerely yours,

A handwritten signature in black ink, appearing to read "Deborah Weinstein", with a long, sweeping horizontal flourish extending to the right.

Deborah Weinstein
Executive Director