



March 20, 2017

The Honorable Paul Ryan
Speaker
U.S. House of Representatives
Washington, DC

The Honorable Nancy Pelosi
Minority Leader
U.S. House of Representatives
Washington, DC

Dear Speaker Ryan and Minority Leader Pelosi:

On December 28, 2016, the American Academy of Family Physicians (AAFP) wrote to you to outline our priorities and share the criteria by which we would evaluate any health care reform proposals that would be considered in during the 115th Congress. Like you, we recognize that our health care system is not perfect and there are areas of reform that need to be pursued. We were hopeful that the House of Representatives would focus its energy and resources on improving our current health care system. We were equally hopeful that pledges of “patient-centered” reforms would prevail.

Following the introduction of the American Health Care Act” the AAFP provided thoughtful comments and recommendations to the Ways & Means, Energy & Commerce, and House Budget Committees. We provided these comments and recommendations in an effort to inform and shape the final legislative product that would ultimately be considered by the House. Each of these letters raised concerns, but they also offered truly patient-centered reforms that would improve our nation’s health care system.

There are several provisions in the AHCA that are consistent with AAFP policy. We strongly support the continuation of protections available under current law that prohibit discrimination in insurance underwriting based on age, gender, race, or an individual’s health history. We also appreciate that the proposal takes steps to ensure that individuals with pre-existing conditions are not subjected to draconian medical underwriting practices that would make coverage unobtainable for them. We also appreciate that you acknowledge the poor payment rates that are prevalent in Medicaid, especially for primary care, and offer a policy solution that would allow states to address this long-standing problem, even if just temporarily.

Despite the inclusion of provisions that extend these important policies that are available under current law, the AAFP has significant concerns with the AHCA and is deeply troubled by the negative impact it would have on individuals, families, and our health care system writ large.

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President John Meigs, Jr., MD <i>Brent, AL</i>	President-elect Michael Munger, MD <i>Overland Park, KS</i>	Board Chair Wanda Filer, MD <i>York, PA</i>	Directors Mott Blair, IV, MD, <i>Wallace, NC</i> John Cullen, MD, <i>Valdez, AK</i> Lynne Lillie, MD, <i>Rochester, MN</i>	Robert Raspa, MD, <i>Orange Park, FL</i> Leonard Reeves, MD, <i>Rome, GA</i> Ada Stewart, MD, <i>Columbia, SC</i>
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It is well-recognized that the two most influential indicators of health are continuous health care coverage and a usual source of care, typically through a continuous relationship with a primary care physician. Unfortunately, the AHCA fails both measures. After careful evaluation of the proposed legislation and consideration of the Congressional Budget Office (CBO) analysis, it is clear that this legislation will result in millions of people losing their health care coverage. Furthermore, those who retain coverage will face escalating premiums and deductibles that will further separate them and their health care needs from the health care system.

For these reasons, **the American Academy of Family Physicians (AAFP) must oppose the “American Health Care Act” and we will be encouraging all Members of the House of Representatives to vote no.**

Sincerely,

A handwritten signature in black ink that reads "Wanda D. Filer, MD". The signature is written in a cursive style with a small dot above the 'i' in Filer.

Wanda D. Filer, MD, MBA, FAAFP
Board Chair

C: The Honorable Kevin McCarthy
 The Honorable Steny Hoyer
 The Honorable Steve Scalise



April 6, 2017

The Honorable Paul Ryan
Speaker
U.S. House of Representatives
Washington, DC 20515

The Honorable Nancy Pelosi
Minority Leader
U.S. House of Representatives
Washington, DC 20515

Dear Speaker Ryan and Minority Leader Pelosi:

It is our understanding that the U.S. House of Representatives may reconsider a modified version of the American Health Care Act (AHCA) this week. The American Academy of Family Physicians (AAFP) remains opposed to the AHCA and we are concerned that the proposed modifications are not improvements upon the original legislation.

The modifications under consideration do not address or attempt to mitigate the fact that the AHCA will result in over 24 million individuals losing their health care coverage, including over 7 million with employer-sponsored insurance. These modifications fail to lessen the profoundly negative impact the AHCA has on older adults, particularly those with one or more chronic conditions. These modifications do nothing to lower the actual cost of health care for individuals and families. In fact, these modifications will only worsen the underlying problems with the AHCA, resulting in more uninsured, higher cost, less access, and a complete deterioration of the consumer protections that, until this proposal, had strong bi-partisan support.

The proposed modifications would:

- Restore medical underwriting, ending requirements under current law that require insurers to use community rating when establishing premiums.
- Allow insurance companies to charge people with pre-existing conditions more for their health insurance coverage. While the proposal requires that individuals with pre-existing conditions be offered coverage, it eliminates all consumer protections against excessive charges for such coverage.
- End the requirement that insurance products cover the ten essential health benefits required under current law, thus allowing insurers to sell so-called “skinny plans,” which can be insurance in name only. The EHBs ensure that coverage is meaningful. Given the cost of health care, there is no incentive for insurers to offer adequate coverage for benefits such as mental and behavioral health, maternity coverage, and hospitalization outside of the EHBs.

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- Ends the current prohibition on annual and lifetime caps on insurance benefits. Under current law, insurance companies are not allowed to establish annual or lifetime limitations on benefits. Since these caps are directly tied to the essential health benefits and the proposed modifications eliminate the EHBs, the prohibition on annual and lifetime caps are also eliminated.
- Allow insurers to charge older adults more for their health insurance coverage based on age not health condition. The rating bands in the AHCA allow insurers to charge older adults significantly more for coverage than under current law. This provision, when coupled with the elimination of community-rating, EHBs, and pre-existing conditions protections means that older adults will pay significantly more for their health care in the individual market. In fact, this collection of provisions will negatively impact low-income adults over the age of 50 especially hard.

There is important work to be done to ensure that all Americans have affordable health care coverage and the AAFP is committed to working with you to achieve this goal. We welcome the opportunity to work with you to stabilize the individual market, ensure that individuals receive adequate subsidies, and identify ways to lower the cost of health care and decrease out-of-pocket cost for individuals. Each of these objectives can be achieved. The AAFP has policy recommendations on how to achieve these goals and welcomes the opportunity to work with you on solutions.

The AHCA, including the proposed modifications under consideration, worsen coverage and increase costs. In fact, the non-partisan Congressional Budget Office has projected they will result in millions of newly uninsured and higher cost for individuals – especially older adults. In addition, the AHCA guts the safety-net and would force Medicaid into a downward spiral – denying health care to millions of low-income women, men, and children.

For the reasons outlined in this letter, the AAFP must continue to oppose the AHCA and must express our clear and strong opposition to the underlying bill and the modifications being proposed. Again, we recognize fully that there is needed and timely work that needs to be done to improve our health care system. We stand ready to work with you on this important work.

Sincerely,



Wanda D. Filer, MD, MBA, FAAFP
Board Chair

C: The Honorable Kevin McCarthy, The Honorable Steny Hoyer, The Honorable Steve Scalise



May 1, 2017

The Honorable Paul Ryan
Speaker
U.S. House of Representatives
Washington, DC 20515

The Honorable Nancy Pelosi
Minority Leader
U.S. House of Representatives
Washington, DC 20515

Dear Speaker Ryan and Minority Leader Pelosi:

It is our understanding that the U.S. House of Representatives may consider a modified version of the American Health Care Act (AHCA) (H.R. 1628) this week. The American Academy of Family Physicians (AAFP) has reviewed the modifications put forth by the MacArthur Amendment. Based on our analysis, we do not believe the policy recommendations included in the MacArthur Amendment are improvements on the underlying legislation.

The MacArthur Amendment does not stabilize or improve the individual insurance market. The state flexibility promoted by the MacArthur Amendment would result in millions of people with pre-existing conditions facing greater challenges securing health care coverage and, if they were able to secure coverage, they would face significantly higher cost for that coverage. Furthermore, the amendment removes vital consumer protections under current law that prohibits discrimination in insurance underwriting against women and older adults, protects consumers from medical bankruptcy through elimination of caps on annual and lifetime spending, and sets a minimal standard for benefits that must be provided.

H.R. 1628, in its current form, would result in loss of coverage for millions of individuals, including over 7 million with employer-sponsored insurance. In addition, H.R. 1628 would destabilize the individual insurance market and make draconian changes to the Medicaid program and its financing. The AAFP has previously communicated its opposition to this legislation based on these reasons.

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In our opinion the revisions promoted by the MacArthur Amendment do nothing to improve the underlying legislation. We believe the MacArthur Amendment actually makes the underlying bill worse. For these reasons **the AAFP must continue to oppose H.R. 1628 and urge the House of Representatives to not pass this flawed legislation with or without the proposed amendment.**

Sincerely,

A handwritten signature in cursive script that reads "Wanda D. Filer, MD".

Wanda D. Filer, MD, MBA, FAAFP
Board Chair

C: The Honorable Kevin McCarthy
The Honorable Steny Hoyer
The Honorable Steve Scalise
Members, U.S. House of Representatives

April 26, 2017

The Honorable Paul Ryan
Speaker
U.S. House of Representatives
Washington, DC 20515

The Honorable Nancy Pelosi
Minority Leader
U.S. House of Representatives
Washington, DC 20515

Dear Speaker Ryan and Minority Leader Pelosi:

Our organizations, which represent over 560,000 physicians and medical students, remain concerned with ongoing efforts that in our view could destabilize our nation's health care system. We believe that pending legislation proposals would dramatically increase costs for older individuals, result in millions of people losing their health care coverage, and return to a system that allows for discrimination against people with pre-existing conditions. We are especially concerned about the changes to Medicaid and Medicaid financing contained within AHCA.

Our members are the frontline physicians who provide physical and mental health care services to millions of men, women, and children each day. They provide care to children, the aged, those with chronic conditions, people battling substance use disorders, and the many individuals who are seeking prevention and wellness services in an attempt to be healthier. Our members see firsthand the important role that health care coverage and access to affordable, high quality care plays in people's lives and their pursuit of better health and well-being. They also recall those days when patients faced discrimination based on their age, gender, or health conditions, and remember when those with mental and behavioral health needs were denied coverage.

This experience with the health care system is why our organizations strongly oppose the compromises that have been recently reported. These compromises are built on the flawed foundation of the American Health Care Act (AHCA), which would result in millions of Americans and, according to the CBO, over 7 million with employer-sponsored insurance, losing their coverage.

Further, these compromises would allow individual states to obtain waivers to opt-out of important benefit and patient protection provisions in current law. Under the proposed "Limited Waiver" authority, insurers in such states would once again be allowed to charge unaffordable premiums to people with pre-existing conditions based on their individual health risks, and decline to cover ten categories of essential services including prescription drugs, physician and hospital visits, preventive services, and mental and behavioral health benefits. We are especially concerned that these changes would:

- Allow insurers to deny millions of people facing addiction access to treatment and therapy, when such services are needed more than ever to address the opioid epidemic in the United States.
- Make health care even more expensive and further reduce access to care for millions, especially those over the age of 50;
- Force individuals with multiple chronic conditions into underfunded state-sponsored high risk pools, which have been proven ineffective numerous times;

- Allow for gender rating by enabling states to opt out of maternity care coverage.

We urge Congress to reject these “compromises” and instead focus on enacting policies that improve upon current law, thus ensuring that more people have access to affordable health care coverage. Our organizations have provided several recommendations on how current law could be improved to accomplish these goals. A few of those recommendations are:

- Ensure that coverage remains affordable by maintaining premium and cost-sharing subsidies available under current law.
- Stabilize the individual market.
- Take immediate action to provide long-term, adequate funding for the CHIP program.
- Identify and implement policies that make primary, preventive, and mental health more readily available to all Americans.
- Identify and implement policies that lower costs for individuals and families, especially the costs of pharmaceutical treatments.
- Reform our medical liability laws.
- Reduce the administrative and regulatory burdens that add costs and inefficiencies to our delivery and insurance systems, and take away valuable time for us to care for our patients.

We recognize that our health care system is not perfect and reforms are needed. Our organizations and our members stand ready to work with Congress and the Administration to improve our health care system. However, we urge Congress to reject the AHCA and instead focus on the implementation of policies that aim to improve our health care system versus those that seek to destabilize it and would make quality health care less available to millions of Americans.

Sincerely,

American Academy of Family Physicians
American Academy of Pediatrics
American College of Physicians
American Congress of Obstetricians and Gynecologists
American Osteopathic Association
American Psychiatric Association

C: The Honorable Kevin McCarthy
The Honorable Steny Hoyer
The Honorable Steve Scalise
Members, U.S. House of Representatives