

United States Senate

WASHINGTON, DC 20510

May 10, 2017

The Honorable Donald Trump
President
The White House
1600 Pennsylvania Avenue
Washington, DC 20500

Dear President Trump,

Last week, with House passage of legislation to repeal the Affordable Care Act, you promised the American people that, "As far as I'm concerned, your premiums are going to come down."¹ We write to make it clear that your support for this partisan legislation, opposed by major health care leaders and the majority of Americans, and your actions to date to undermine critical health care benefits will, in fact, dramatically increase the cost of health insurance for those who need it most and significantly reduce the quality of this coverage.

Your Administration's determination to undermine the benefits and coverage people have today with this partisan legislation is compounding uncertainty in the insurance market and will increase health insurance costs for consumers. In addition, your continued threats to stop the payments for the cost-sharing reductions provided under the Affordable Care Act – which would immediately raise costs for millions of Americans – further adds to this uncertainty. Taken together, you are breaking the promises you made just last week at a White House Rose Garden ceremony. Let there be no doubt, you cannot keep your promise to lower costs for Americans while you continue to threaten ending the cost-sharing reduction program and work to advance partisan legislation to repeal the Affordable Care Act.

You have publicly announced that you may eliminate the cost-sharing reductions and raise deductibles for families.² Recently, OMB Director Mulvaney again declared that your Administration could stop these payments next month and "[b]eyond May no decision has been made".³ Your refusal to clearly commit to protecting these payments is already creating uncertainty that could cause insurers to leave the marketplace and increase costs. Halting this program would immediately expose families to higher out-of-pocket costs and increase insurance premiums. In January and April, many of us called on you to take clear action and protect these cost-sharing reductions. Yet, you have taken no action to continue these payments in the long-term or to halt the *House v. Price* lawsuit that would take away these vital cost-sharing reductions from the more than 7 million Americans who rely on them today.

Stopping these payments would not only expose Americans to higher out-of-pocket costs but it would raise premiums, and could cause insurance companies to exit the marketplace, leaving individuals without coverage. Health leaders, doctors, insurers and even the U.S. Chamber of Commerce called for commitment and clarity, announcing that if these subsidies are not funded, "Premiums for 2018 and beyond will be higher... Hardworking taxpayers will pay *more*, as premiums grow and tax credits for low-income families increase."⁴ Estimates show that average premiums would increase by 19 percent if

¹ <https://www.whitehouse.gov/the-press-office/2017/05/04/remarks-president-trump-healthcare-vote-house-representatives>

² <https://www.wsj.com/articles/trump-threatens-to-withhold-payments-to-insurers-to-press-democrats-on-health-bill-1492029844>

³ <https://www.politicopro.com/health-care/whiteboard/2017/05/mulvaney-administration-could-cut-off-exchange-subsidies-this-month-087140>

⁴ <http://www.aha.org/advocacy-issues/etter/2017/J70412-let-healthorgs-ryan-cost-sharing-reductions.pdf>

you halt these subsidy payments.⁵ Issuing threats and delaying your decision about the future of this program has already created uncertainty that may lead insurance companies to leave the Affordable Care Act marketplace and increase costs regardless.

Despite your claims that premiums and deductibles will start to go down, your Administration has implemented efforts that will undermine access to affordable, comprehensive health coverage. For one, the regulation finalized by the Centers for Medicare & Medicaid Services on April 14, 2017 weakens consumer protections, will raise costs and make it harder for families to get adequate coverage when they need it most. These efforts coupled with your commitment to seeing Trumpcare signed into law is disrupting the stability of the insurance marketplace and could lead to higher premiums and less plan participation. Additional action to stop payments for the cost-sharing reductions as a shortsighted, political negotiation tactic would be a dangerous step for Americans and our health care system.

Working families and the providers who serve them deserve a clear signal from you and your Administration. As such, we demand that you immediately provide answers to the following questions regarding the future of the cost-sharing reductions:

1. Will you keep your promise to lower insurance costs by appealing the federal district court's decision and defending the federal government's position in the lawsuit *House v. Price* (formerly *House v. Burwell*)?
2. Will you commit to continuing to provide payments for the cost-sharing reductions?

We cannot work together on commonsense reforms to improve health care until you commit to ending any and all partisan efforts to repeal the health law and stop your work to undermine our nation's health care system and the insurance market. So again, we ask that you take immediate action to clarify your position on the cost-sharing program and continue this vital financial assistance to prevent increases in insurance costs for the American people.

Sincerely,



Tammy Baldwin
United States Senator



Robert P. Casey, Jr.
United States Senator



Patty Murray
United States Senator

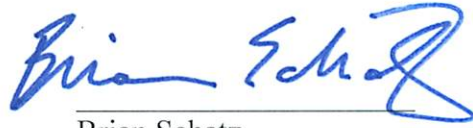


Ron Wyden
United States Senator

⁵ <https://kaiserfamilyfoundation.files.wordpress.com/2017/04/image-1-larger.png>



Sheldon Whitehouse
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Brian Schatz
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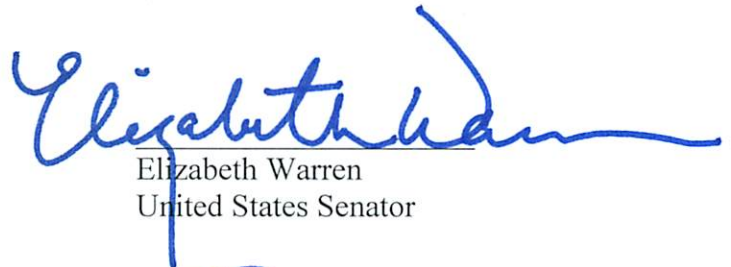
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United States Senator



Debbie Stabenow
United States Senator



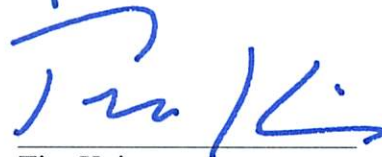
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