

June 13, 2019

The Honorable Richard Neal  
Chairman  
Committee on Ways and Means  
U.S. House of Representatives  
Washington, DC 20515

The Honorable Kevin Brady  
Ranking Member  
Committee on Ways and Means  
U.S. House of Representatives  
Washington, DC 20515

Dear Chairman Neal and Ranking Member Brady:

The undersigned national organizations, representing health care consumers and patients, providers, labor, civil rights groups, and other stakeholders, write to urge the Ways and Means Committee to consider H.R. 1868, the *Health Care Affordability Act of 2019*, legislation that provides meaningful financial relief to millions of families purchasing individual and small group health care coverage.

The Affordable Care Act (ACA) greatly improved the U.S. health insurance system, providing health care coverage to more than 20 million people. Yet, despite the ACA's gains, health insurance and health care remain unaffordable for many families. H.R. 1868, sponsored by Representative Lauren Underwood (D-IL), would help families afford comprehensive coverage by reducing insurance premiums and out-of-pocket costs in the individual and small group markets, both for low-income families and those that are not eligible for tax credits. Specifically, the bill would help families who receive health care subsidies by increasing the amount of financial assistance provided by premium tax credits (PTCs), and would help many families with incomes above the PTC threshold by repealing the arbitrary cap on tax credit eligibility.

Last month, the Energy and Commerce Committee approved H.R. 1425, the *State Health Care Premium Reduction Act*, which would provide \$10 billion in federal funding for states to establish their own reinsurance programs to lower health care premiums or use the funds to provide financial assistance to reduce out-of-pocket costs including premiums for individuals enrolled in qualified health plans. Once approved by the Ways and Means Committee, we encourage Congress to pair H.R. 1868 with H.R. 1425. Together, these bills would provide real financial relief to low- and moderate-income families who continues to struggle with high health care costs.

We appreciate the Ways and Means Committee's focus on helping families access affordable health care, and look forward to working with you on further efforts to lower consumer health care costs and expand health care access, value, and equity.

Sincerely,

Families USA  
American Academy of Pediatrics  
Asian & Pacific Islander American Health Forum  
Catholic Health Association of the United States  
Center for American Progress  
First Focus Campaign for Children  
National Partnership for Women & Families  
Protect Our Care  
Service Employees International Union

Cc: Rep. Nancy Pelosi, Speaker of the House of Representatives  
Rep. Kevin McCarthy, Minority Leader, House of Representatives  
Rep. Frank Pallone, Chair, Committee on Energy and Commerce  
Rep. Greg Walden, Ranking Member, Committee on Energy and Commerce  
Rep. Lauren Underwood  
Rep. Angie Craig  
Members of the House Committee on Ways and Means