



A Passionate Voice for Compassionate Care

November 10, 2017

The Honorable Lamar Alexander
Chairman, Senate HELP Committee
U.S. Senate
Washington, DC 20510

The Honorable Patty Murray
Ranking Member, Senate HELP Committee
U.S. Senate
Washington, DC 20510

Dear Chairman Alexander and Ranking Member Murray:

On behalf of the Catholic Health Association of the United States (CHA), the national leadership organization of more than 2,000 Catholic health care systems, hospitals, long-term care facilities, sponsors, and related organizations, I would like to thank you for all your work and offer CHA's full support for your bipartisan legislation to stabilize the individual insurance market.

CHA has been a tireless advocate of efforts to increase access to affordable health care in our nation, and we continue to support the programs under the Affordable Care Act that have led to significant gains in health coverage. However, we recognize that these programs can always be improved to better serve individuals and communities. We believe that your legislation will take important steps toward stabilizing the individual market that millions of families rely on for insurance coverage and providing states with needed flexibility.

First and foremost, your legislation restores Cost Sharing Reduction (CSRs) payments, which help lower out-of-pocket costs (e.g., deductibles and co-pays) and keep premiums affordable for low-income Marketplace consumers. This is not only beneficial for those individuals and families receiving CSRs but also less costly to the federal government, given that the additional costs of premium tax credits in the absence of CSRs will be significantly higher than the cost of continuing to pay for the CSRs. Your legislation also reinvests in outreach and enrollment, ensuring assistance for individuals and families to enroll in coverage. The legislation also provides additional state flexibility and streamlines the 1332 waiver process by requiring a quicker approval process and allowing states to address affordability issues by proposing changes in insurance policy structure. We believe these measures will provide much-needed stability to the marketplace that millions of Americans rely on for access to health coverage.

The ACA is not a perfect law, but it has provided coverage for a great number of families and individuals that was not possible before. It can and should be improved where necessary to ensure that those covered continue to have access to affordable care. We stand ready to work with you and all members of Congress to improve the availability, affordability, coverage and quality of our health care system.

Sincerely,

A handwritten signature in black ink that reads "Sr. Carol Keehan". The signature is written in a cursive, flowing style.

Sr. Carol Keehan, DC
President and CEO