



March 19, 2018

The Honorable Mitch McConnell (R-KY)  
Senate Majority Leader  
United States Senate  
Washington, DC 20510

The Honorable Paul D. Ryan (R-WI)  
Speaker of the House  
U.S. House of Representatives  
Washington, DC 20515

The Honorable Charles E. Schumer (D-NY)  
Senate Minority Leader  
United States Senate  
Washington, DC 20510

The Honorable Nancy Pelosi (D-CA)  
House Minority Leader  
U.S. House of Representatives  
Washington, DC 20515

Dear Leaders McConnell and Schumer, Speaker Ryan, and Leader Pelosi:

**Americans need action now.**

We came together earlier this month to stress the importance of congressional action to lower healthcare premiums. Time is running out.

In the next few weeks, health insurance providers will begin to file premium rates for 2019 in the individual market. In October, individuals and families who buy their own coverage will review their options, see their premiums, and make their choices. **Without Congressional action now, the plans offered to Americans will be nearly 30 percent more expensive than they would be otherwise.**

Congress is working on an omnibus appropriations bill that it must act on by March 23. As providers of health care and coverage to hundreds of millions of Americans, we urge you to ensure that bill includes elements that will reduce premiums, improve affordability, and improve the individual market for 2019 and beyond:

- Establish a premium reduction/reinsurance program to help cover the costs of people with significant health care needs.
- Provide multi-year funding for cost-sharing reduction (CSR) benefits.

According to independent analyses by [Avalere Health](#) and Oliver Wyman, **enacting both legislative provisions could lower premiums by up to 21% in 2019 and increase enrollment and expand coverage to over 1.5 million Americans.** By 2020, premiums could be 40% lower with an additional 2.1 million Americans enrolled and covered. Moreover, this legislation will help physicians and hospitals better serve the health care needs of patients in their community and lower costs for businesses that provide coverage to their employees.

**Time is running short.** We urge you to deliver on the promise to reduce premiums for millions of Americans and their families.

Sincerely,

America's Health Insurance Plans  
American Academy of Family Physicians  
American Benefits Council  
American Hospital Association  
American Medical Association  
Blue Cross Blue Shield Association  
Federation of American Hospitals  
U.S. Chamber of Commerce