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October 24, 2017

The Honorable Mitch McConnell
Majority Leader
U.S. Senate
Washington, DC 20510

The Honorable Charles Schumer
Minority Leader
U.S. Senate
Washington, DC 20510

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 Majority Leader McConnell, Minority Leader Schumer, Speaker Ryan, and Minority Leader Pelosi:

We are writing on behalf of the American Psychological Association and the American Psychological Association Practice Organization to urge swift passage of bipartisan legislation recently introduced by Senators Lamar Alexander (R-TN) and Patty Murray (D-WA) to help stabilize U.S. health insurance markets over the next two years. Our organizations comprise nearly 115,700 members and affiliates, who are clinicians, researchers, educators, consultants, and students. Given the rare and precarious bipartisan support the Alexander-Murray legislation has earned, and the serious consequences facing individuals and their families covered under healthcare exchanges whose coverage and finances are now at risk, we believe it should be enacted without changes.

Health insurance is a life-or-death matter, and policymakers are rightly concerned about access to affordable coverage. Insurance companies operating in the individual market are required by law to limit the deductibles and copayments charged to low-income Americans, which helps these enrollees afford treatment. More than 6 million people receive this cost-sharing assistance. In order to avoid adverse selection, the Affordable Care Act requires the federal government to reimburse health insurers for the cost-sharing reduction (CSR) expenses.

President Trump's decision to stop paying these expenses is destabilizing the individual insurance market. Insurers providing qualified health plans on the health insurance exchanges will lose an estimated \$1 billion over the rest of 2017 alone, on top of the billions of dollars in losses they have absorbed over the past two years by participating in the exchanges. Halting the CSR payments will cause chaos and force insurers to substantially raise premiums and, in some cases, leave the market. The Congressional Budget Office (CBO) projects that 1 million fewer Americans will have insurance in 2018 as a result.

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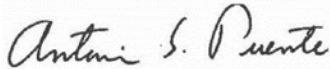
Senators Alexander and Murray have introduced legislation—the *Bipartisan Health Care Stabilization Act of 2017*—which would temporarily resume CSR payments for the next two years, fund outreach and enrollment activities, and provide other measures to stabilize the health insurance market and restrain the growth in premiums in the individual insurance market. The proposal makes changes to the process for states to obtain waivers under Section 1332 of the Affordable Care Act. While the compromise reached in this area leaves in place the most critical consumer protections in current law, we are concerned about the potential effects of weakening waiver requirements, and we would oppose further changes that erode or eliminate consumer protections.

The Alexander-Murray legislation is the product of months of negotiations, resulting in unprecedented bipartisan cosponsorship by Republican Senators Mike Rounds (SD), Lindsey Graham (SC), John McCain (AZ), Bill Cassidy (LA), Susan Collins (ME), Charles Grassley (IA), Joni Ernst (IA), Lisa Murkowski (AK), Johnny Isakson (GA), Richard Burr (NC), Bob Corker (TN), and Angus King (I-ME), and Democratic Senators Jeanne Shaheen (NH), Joe Donnelly (IN), Amy Klobuchar (MN), Heidi Heitkamp (ND), Al Franken (MN), Joe Manchin (WV), Tom Carper (DE), Tammy Baldwin (WI), Claire McCaskill (MO), and Maggie Hassan (NH). We applaud these Senators for their support.

This is the first instance of bipartisan agreement on legislation affecting the private health insurance market since the passage of the Affordable Care Act, which is a testament to the careful crafting of the legislation by Senators Alexander and Murray to balance the needs and perspectives of lawmakers on both sides of the aisle.

We urge you to pass the Alexander-Murray agreement quickly, in order to protect access to care for thousands of American families whose coverage is now at risk.

Sincerely,



Antonio E. Puente, PhD
President



Arthur C. Evans, Jr., PhD
Chief Executive Officer

cc: Members of Congress