



AMERICAN
PSYCHOLOGICAL
ASSOCIATION



AMERICAN
PSYCHOLOGICAL
ASSOCIATION
PRACTICE ORGANIZATION

April 27, 2017

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 Speaker Ryan and Minority Leader Pelosi:

We are writing on behalf of the American Psychological Association and the American Psychological Association Practice Organization to express our opposition to the American Health Care Act, as recently revised and proposed for floor consideration. Our organizations comprise nearly 115,700 members and affiliates, who are clinicians, researchers, educators, consultants, and students.

We previously communicated our opposition to the initial version of the American Health Care Act (AHCA) due to the adverse impact it would have on Americans with mental health and substance use disorders. As projected by the Congressional Budget Office in its analysis of the AHCA considered on the House floor last month, the legislation would:

- Remove health coverage from an estimated 24 million people;
- Reverse the dramatic improvement in coverage for mental health and substance use services achieved through Medicaid expansion by reducing spending by more than \$800 billion over the next ten years, eliminating the requirement that plans cover an essential benefit package, including mental and behavioral health and substance use treatment, and instituting per capita caps in funding. Combined, these steps would force states to cut 14 million beneficiaries from the program over the next ten years and sharply reduce benefits for those who remain;
- Reduce the quality and reliability of private sector insurance by allowing plans to offer coverage with less actuarial value, increasing deductibles and copayments for lower-income and less healthy Americans, who are our most vulnerable citizens;
- Eliminate the Prevention and Public Health Fund and prohibit Medicaid funding for providers that primarily offer reproductive health services, curtailing access to care for many low-income women and sexual and gender minorities.

The recently proposed amendment to the AHCA would only add to these coverage losses. The AHCA would continue to allow states to waive the Affordable Care Act's essential health

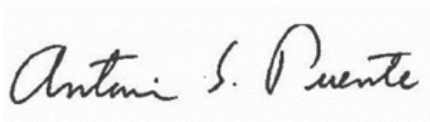
benefit requirement, but would also allow states to implement both unfair premium rating ratios by age and medical underwriting of policies for individuals who have a lapse in coverage. These changes would allow insurers to once again discriminate based on medical history and make coverage of, and access to, essential services unattainable for many Americans. Hundreds of thousands of individuals with a pre-existing mental health or substance use disorder would be priced out of coverage, or would find that coverage for the services they need was simply no longer available at any price.

We support efforts to strengthen and stabilize our nation's health care system and extend coverage for mental and behavioral health and substance use treatment to more Americans. The first, most important step Congress must take in order to strengthen the health insurance exchanges is to authorize the Affordable Care Act's cost-sharing reduction (CSR) payments.


Without this funding, many health insurers will leave this particular market, and premiums will rise sharply—for Americans with coverage *both* on and off the exchanges—as plans seek to recoup the loss of billions of dollars in payments they were promised.

We urge members of Congress to reject the American Health Care Act and to instead move quickly to authorize CSR payments.

Sincerely,



Antonio E. Puente, PhD
President



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

cc: Senate Majority Leader Mitch McConnell
Senate Minority Leader Charles Schumer