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December 5, 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 share comments regarding the Tax Cuts and Jobs Act for your consideration as the legislation is taken up by a House-Senate conference committee. We are deeply concerned that provisions in the legislation will harm access to both mental health and substance use treatment and to graduate training for psychologists. Our organizations comprise nearly 115,700 members and affiliates, who are clinicians, researchers, educators, consultants, and students.

We strongly oppose repeal of the individual health insurance mandate, as would occur under the Senate-passed bill, since it is expected to result in 13 million more Americans without health insurance. The Congressional Budget Office (CBO) estimates that repealing the mandate will increase average premiums in the individual health insurance market by 10 percent, making coverage unaffordable for millions of Americans with incomes above 400 percent of the poverty level who are not eligible for premium subsidies.

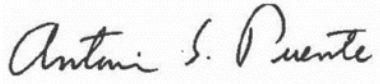
We also strongly oppose the repeal in the House bill of several current-law provisions that support access to higher education, including the Student Loan Interest Deduction; Section 127 employee tuition assistance deductions for employers; Section 117(d) exclusions from taxable income for tuition reductions provided by educational institutions to their employees, spouses or dependents; and the Lifetime Learning Tax Credit. Each of these proposed changes would have a negative impact on Americans seeking to pursue higher education, by reducing tax benefits and increasing students' costs by \$71.5 billion over the next decade. These provisions would place higher education further out of reach for Americans, including those pursuing doctoral study in psychology.

As a result of the large annual deficits created by the legislation, budget sequestration rules established under the Pay-As-You-Go Act of 2010 (PAYGO) will trigger automatic 4 percent annual cuts in Medicare payments, beginning with a \$25 billion reduction in 2018. Medicare reimbursement rates are already low, leading many providers to curtail their participation in the program and hindering beneficiaries' access to treatment.

We urge members of Congress to reject legislation that would undermine the stability of insurance markets, harm students in higher education, and lead to hundreds of billions of dollars in Medicare cuts. Instead, we believe Congress should act in a bipartisan fashion to reauthorize the

Children's Health Insurance Program, maintain the Prevention and Public Health Fund, provide cost-sharing reduction payments and stabilization for the individual insurance market, and increase the federal investment in services, research, and training to address the opioid crisis that is taking the lives of tens of thousands of Americans each year.

Sincerely,



Antonio E. Puente, PhD
President



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

cc: U.S. Senate