

Congress of the United States
Washington, DC 20515

January 24, 2017

Commissioner Mike Kreidler
State of Washington
Office of Insurance Commissioner
5000 Capitol Boulevard SE
Olympia, WA 98512

Dear Commissioner Kreidler:

Thank you for your letter regarding the Affordable Care Act (ACA). We appreciate your attention to this important issue impacting Washingtonians and Americans across the country.

Like you, we firmly believe that everyone, including individuals with pre-existing conditions, should have access to health care coverage. That coverage should protect the sanctity of the patient-doctor relationship; provide choice because one-size does not fit all; and most importantly be affordable. While Americans that were previously uninsured may now have health care coverage, it means nothing if they cannot afford to use it—and the numbers show that today's health insurance is woefully unaffordable.

Premiums are skyrocketing across the country with double digit increases. In Washington, premiums rose as high as 24.7 percent with an average increase of 13.6 percent for 2017. Deductibles are on the same trajectory with record increases especially in our state. This year, the number of plans with deductibles at or over \$6,000 more than tripled from 8 plans in 2016 to 28 plans. These rising costs are also not isolated to the individual marketplace. Employer-based family plans now cost on average \$18,000 per year, which is \$4,400 more than the average cost before the ACA was signed into law.

Exacerbating the high out-of-pocket costs is the continued, steady departure of insurance companies from the marketplace. For 2016, 143 plans were offered in Washington's exchange by 12 insurers. Now in 2017, only nine insurers are offering 98 plans. In a third of our counties across the nation, Americans will only have one option for health care coverage in the exchanges, including residents of Klickitat and San Juan Counties in Washington—and that's not a choice at all.

We would also like to point out that the ACA forced 80 percent of newly insured Washingtonians into Medicaid - a safety net program that has been plagued by severe access problems, poor quality of care, and unsustainable funding. A study by researchers at Harvard University recently found that not only did Medicaid spending increase by \$1,100 per person in Oregon, but beneficiaries of the state's Medicaid program had no better clinically-measured health outcomes than individuals who had no insurance at all. Again, while adding more individuals to Medicaid may boost coverage numbers, it does not mean greater access to care for

individuals and their families. We must not allow the ACA to jeopardize Medicaid's viability for the vulnerable populations it was meant to serve—the poor, elderly, disabled, and children. Even though the law has undergone 70 significant changes to date—24 of which were solutions offered and passed in Congress, and signed into law by the president—8 out of 10 Americans still want the law repealed in its entirety or significantly changed. Which is why we are taking immediate action to provide relief to the American people from the ACA's many failures. Individuals and their families deserve health care reform that is done thoughtfully and responsibly with a smooth transition, and no one should have the rug pulled out from underneath them. Therefore, as we repeal the ACA we are also diligently working with local stakeholders, health care experts, Members of Congress on both sides of the aisle, and the Administration to enact long-term, 21st century solutions that give people access to affordable, quality health care coverage focused on personalized, patient-centered care. It's time to put Americans back in control of their health care decisions.

Again, thank you for your comments. As we work on behalf of our constituents to ensure America's health care system works for everyone, we encourage your continued thoughts and collaboration.

Sincerely,



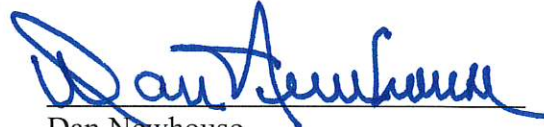
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Member of Congress



Dave Reichert
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Jaime Herrera Beutler
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Dan Newhouse
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