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December 6, 2017

Commissioner Mike Kreidler
Washington State Insurance Commissioner
PO Box 40255
Olympia, WA 98504-0255

Dear Commissioner Kreidler,

I am writing today to express my deep concern over your approval of insurance plans that will require many residents of rural Pacific County to travel more than an hour and a half one-way to access essential services like maternity care, or see specialists such as pediatricians, cardiologists or psychologists.

Residents in the southern portion of rural Pacific County have long accessed primary care and specialty care providers across the river in nearby Oregon communities. For the next month or so, these folks will still be able to drive 17 miles into nearby Astoria to see a pediatrician, or Obstetrician-Gynecologist for prenatal care and delivery of a baby, or to have their hearts checked. The trip, whether by private vehicle or public transit, can be made in about 30 minutes. Due to the reduction in coverage approved by your office, this will change dramatically for these residents on January 1.

Beginning in January, residents of Ilwaco enrolled in Premera plans will no longer have access to any of these health care services in nearby Oregon towns. Instead, they will face:

- A 67 mile drive into Longview to see a cardiologist, which will require an hour and a half drive.
- A 70 mile one-way drive to Aberdeen to see a psychologist, when mental health services are currently available 30 miles away in Seaside.
- A 70 mile one-way drive to take a sick child to see a pediatrician in Aberdeen.
- In order for pregnant women to receive prenatal care, and to deliver their baby, they will be forced to drive an hour and a half to Aberdeen.

It is well established that even when individuals have health insurance, barriers to accessing care still exist that often limit or prevent them from receiving the health care they need. The geographic location of health care services can be a significant barrier. For individuals who have children, a job, or a disability, a three hour trip for each appointment may be enough of a barrier to delay the care they need, such as cervical cancer screening, regular mental health treatment, a follow-up appointment for cardiovascular disease or a diabetes checkup. And in winter months, snow- and ice-covered roads will add even more time to those trips. Additionally, under the restricted access plans,

low-income, elderly and disabled individuals living in southern Pacific County who rely on public transit could face a 10 hour trip from Ilwaco to Longview, and it is virtually impossible to even travel to Aberdeen and back in a single day via public transport. Consequently, public transport will cease to be an option for most people who need this care.

It's worth noting that these plans – and the restricted networks they now offer – were filed with your office in the spring of 2016. Any effort to shift the blame for these changes to the new presidential administration or congressional efforts to replace the Affordable Care Act (ACA) would not reflect the facts. As you know, Premera moved to narrow their networks to prevent access to healthcare providers in Oregon under the previous presidential administration and prior to the 2016 elections – and you approved it. While residents received a temporary reprieve due to Premera accessing LifeWise's Oregon network temporarily, that arrangement will expire at the end of 2017.

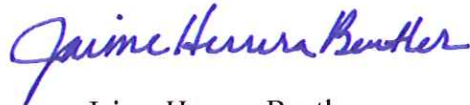
As you know, cost can be another significant barrier for accessing care. Unfortunately, annual premiums have consistently increased on these plans – with the formal approval of your office – meaning that residents of Pacific County will pay more for this insurance coverage that places life-saving care nearly out of reach.

Since the ACA became the law of the land, insurance companies have been pulling out of rural counties while raising premiums significantly. It took an 11th hour scramble from your office to make sure residents of Klickitat County had any health insurance options at all. The unintended yet very real consequence of the ACA was that it has incentivized insurance companies to narrow the network of doctors and health care providers they offer to patients in an effort to drive down costs and increase profits.

It is the responsibility of the Insurance Commissioner to review insurance companies' plans and ensure their networks of health providers are adequate. Network adequacy standards exist to ensure insurance companies provide reasonable access to members for covered services they may need. Otherwise, insurance companies could force enrollees to wait unacceptably long periods for an appointment or drive hundreds of miles to receive care.

America's health care system should work for everyone, including those who live in rural areas. Open enrollment began November 1, and people are now selecting their plans for 2018. I urgently request that you take quick action to remedy the looming health care crisis that health care customers are facing in Pacific County. I also urge you to work with health insurance companies to ensure residents in rural areas have timely and adequate access to healthcare providers in 2019.

Sincerely,

A handwritten signature in blue ink that reads "Jaime Herrera Beutler". The signature is written in a cursive, flowing style.

Jaime Herrera Beutler
Member of Congress