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Congress of the United States
House of Representatives
Washington, DC 20515-0914

April 24, 2017

The Honorable Paul D. Ryan
Speaker
U.S. House of Representatives
The Capitol
Washington, D.C. 20515

RE: Don't Raise Costs of Floridians' Health Care – Commit to Cost-Sharing Reductions in Affordable Care Act

Dear Speaker Ryan:

Cost-sharing reductions (CSRs) are a critical component of providing affordable quality health coverage to American families, particularly Floridians and I urge you to commit now to maintaining CSRs in upcoming appropriations bills. Otherwise, Republicans will be responsible for significant cost increases in health insurance for millions of Americans.

According to the Kaiser Family Foundation, 6.4 million Americans were enrolled in a plan with reduced cost-sharing in 2016. In Florida, 71 percent of marketplace enrollees – 1.24 million Floridians – benefit from CSRs according to a recent report from the Center on Budget and Policy Priorities (CBPP). On average, Florida enrollees receive over \$1,200 in assistance through CSRs. Floridians are watching very closely to see if the Republican-led Congress and President Trump intend to abandon them and stick them with much higher health insurance bills.

In fact, it is probable that my neighbors with private health insurance also would be hit with higher bills if the sabotage of the Affordable Care Act (ACA) continues. People likely would lose affordable health coverage and the costs of their care would be shifted to people with insurance. The CSRs are vital to keeping the marketplace working and keeping others from paying more. Many knowledgeable insurance experts have advised me how consumer choices will be limited and premiums will likely increase if you and the Trump Administration do not commit as soon as possible to fund CSR payments. I have heard you and my Republican colleagues talk a great deal about freedom of choice and lower premiums for consumers; however, leaving insurers and consumers with no commitment on CSRs will throw the marketplace into disarray – putting our neighbors at risk of losing affordable quality health coverage. One popular Republican talking point is the so-called “implosion” of the HealthCare.gov marketplace. With over 1.7 million Floridians in the HealthCare.gov

marketplace, it is clear that the marketplace is not “imploding”, but it will if you continue the assault on the ACA and pull the rug out from under my neighbors.

The national uninsured rate is now at a historic low. Florida’s rate of uninsured adults fell nine points from 2013 to 2015 because many of my neighbors took personal responsibility to get covered and the Affordable Care Act provided affordable options. When more of our neighbors are covered, it helps contain costs for everyone. Insurers will shortly begin making decisions for the 2018 plan year and if there is no CSR funding commitment from Congressional Republicans and the Trump Administration, you will be responsible for higher costs for my neighbors, the destabilization of the marketplace and the damage to my neighbors’ health and financial wellbeing. I urge you to immediately commit to including CSRs in the appropriations bill being considered by the House this week and to work to improve the ACA rather than destroy it.

Sincerely,

A handwritten signature in blue ink that reads "Kathy Castor". The signature is written in a cursive, flowing style.

Kathy Castor
United States Representative
Florida – District 14