

Senator Shelley Moore Capito
220 North Kanawha Street, Suite 1
Beckley, WV 25801
DATE: 3/7/2018

Dear Senator Capito:

The American people want the Trump Administration and Congress to end their partisan war on health care. But just this week, President Trump showed again that his administration remains committed to wiping out the Affordable Care Act (ACA) “piece by piece.”

Recently, Republicans in Congress repealed a key provision of the ACA requiring most people have health coverage. Then the Trump Administration announced it would allow insurance companies to sell so-called “short-term” plans and association health plans that do not meet the requirements of the Affordable Care Act to cover essential health benefits such as cancer treatments and maternity care and also can deny coverage altogether for preexisting conditions.

These repeated efforts to repeal and sabotage the ACA have a real impact on people’s lives: they will raise people’s costs, take away real coverage and gut key protections for people with pre-existing conditions.

The Urban Institute just released a study that put a finer point on this: as a result of two of the most recent sabotage efforts, 9 million people will lose access to comprehensive coverage, or lose coverage altogether, including 38,000 West Virginians, and premiums will likely increase by an average of 18.2 percent nationally, and 20 percent in West Virginia alone, for people who remain in the ACA marketplaces.

Today, Avalere released a report predicting that 3.2 million Americans will leave their comprehensive coverage behind for junk coverage through association health plans.

The actions President Trump and Congress have taken to sabotage the health care markets will artificially inflate individual insurance premiums by an average of 20 percent in West Virginia for 2019. Because short-term health plans offer less coverage, they are most likely to attract healthy people. Anyone who has a pre-existing condition or becomes sick will have to turn to the

individual marketplace for comprehensive health coverage. By creating a less healthy risk pool in the individual market, short-term plans cause premiums for ACA-compliant plans to increase.

As a result of repealing the individual mandate and expanding access to so-called “short-term” plans, 38,000 more West Virginians will lack comprehensive health coverage in 2019 because they will either become uninsured or will be enrolled in junk plans that don’t provide key health benefits like maternity care, emergency room care, mental health care, coverage for prescription drugs, and substance use disorder services.

Short-term plans do not have cover pre-existing conditions, do not have to offer the ACA’s “essential health benefits” like maternity care, substance abuse treatment, and hospitalizations, and can charge women more than men. Expanding short-term plans alone will lead to 11,000 West Virginians without minimum essential coverage.

West Virginians cannot afford this scheme. We need you to stand up for our state and stop the never-ending war on health care. If this policy is allowed to continue, our state’s residents will get sicker and poorer. We know that you do not want that.

Sincerely,

Signed by the following groups:

Carole Workman, WV Women’s March – Beckley

Gary Zuckett, WV Citizen Action Group

Chantal Fields, West Virginians for Affordable Health Care

Sam Hickman, National Assoc. of Social Workers, WV Chapter

Ted Boettner, WV Center on Budget & Policy

Note: Copy of the UI Report is here: <http://urbn.is/2HODLbw>