## Congress of the United States

Mashington, **D.C.** 20515

February 13, 2017

The Honorable Bruce Rauner Governor State of Illinois 207 State House Springfield, IL 62706

Dear Governor Rauner:

We write to express our concerns about how damaging repeal of the Affordable Care Act (ACA) would be for our constituents and to our state. We appreciate your recent comments noting how difficult repeal would be for the state of Illinois. We share your concerns that repealing the ACA would result in a loss of up to \$13.1 billion in economic activity for the state and the potential loss of up to 95,000 jobs in Illinois<sup>1</sup>. Repealing the ACA would also lead to massive losses in insurance coverage, reducing funding for essential providers including our state's hospital system, and limiting access to critical health care services. We hope to work with you to prevent such outcomes and find constructive improvements to our state's health care system.

The ACA has resulted in a substantial expansion of insurance coverage and, according to the Urban Institute, repeal would leave 1.2 million people in Illinois without insurance coverage<sup>2</sup>. Due to the state's decision to adopt Medicaid Expansion, more than 671,100 people in Illinois now access to health care<sup>3</sup>, many for the first time. Moreover, the ACA has provided nearly 260,000 individuals with financial assistance to purchase Marketplace coverage<sup>4</sup>. The vast majority of those individuals would be unable to afford insurance if that benefit were to be taken away. The uninsured rate in Illinois is now 7.1 percent, a tremendous improvement compared to 12.7 percent before the ACA took effect and lower than the national average of 9.1 percent<sup>5</sup>. Repeal would undo the real progress we've made.

In addition to expanding health insurance coverage, the ACA has also improved the quality of public and private insurance programs. Insurance companies can no longer deny

<sup>4</sup> Ibid.

http://www.ihatoday.org/uploadDocs/1/acaimpactcongdistricts.pdf

<sup>&</sup>lt;sup>2</sup> http://www.cbpp.org/sites/default/files/atoms/files/12-7-16health-factsheets-il.pdf

<sup>&</sup>lt;sup>3</sup> https://democrats-

oversight.house.gov/sites/democrats.oversight.house.gov/files/documents/ACA%20state-bystate%20fact%20sheets%20FINAL\_Part15.pdf

<sup>&</sup>lt;sup>5</sup> http://www.census.gov/library/publications/2016/demo/p60-257.html

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coverage due to a pre-existing condition, which benefits over 2 million people in Illinois<sup>6</sup>. The ACA also prevents insurance companies from engaging in gender-rating, which previously cost women \$1 billion annually in additional health care costs<sup>7</sup>. Moreover, due to the Medical Loss Ratio, insurance companies must refund their customers if they do not use at least 80 percent of funds collected through premiums for health benefits. As of 2015, consumers in Illinois have been refunded nearly \$3 million by insurers<sup>8</sup>. The ACA also ended the practice of imposing lifetime limits on insurance coverage, which has benefitted 4.6 million people in Illinois alone<sup>9</sup>. Nearly 1.2 million seniors and people with disabilities on Medicare have received free preventative care and over nearly 197,000 Medicare beneficiaries in Illinois have saved an average of \$1,041 on their prescription drugs<sup>10</sup>. It would be a mistake to reduce the quality of public and private insurance for millions of people.

We also share your goal of improving our state's behavioral health system, including the state's proposed 1115 waiver for behavioral health. However, repealing the ACA would drastically reduce coverage for behavioral health services and would reduce funding for our already fragile behavioral health system. Nationally, Medicaid is the single largest payer for behavioral health services nationwide and provides approximately one-quarter of all behavioral health spending<sup>11</sup>. Repealing the Medicaid expansion would drastically limit low-income individuals' access to these vital, preventive behavioral health services, which inevitably will result in higher costs for our state Medicaid program. Moreover, doing so would also undermine the goals of your 1115 Waiver that seeks to reform our state's mental health system by expanding access to preventive, comprehensive behavioral health services for Medicaid beneficiaries. Due to reforms in both the private insurance market and the expansion of Medicaid, a total of 62 million people gained access to behavioral health services.<sup>12</sup> We urge you to oppose measures, including the repeal of the ACA, which would worsen access to mental health in Illinois.

We recognize that the ACA is not a perfect law, and we stand ready to work with you to find ways to make constructive improvements to the law. However, we strongly urge you to work with us to prevent the repeal of the ACA and to protect access to health care for all Illinoisans. Thank you for your attention to this important issue.

<sup>&</sup>lt;sup>6</sup> https://democrats-

oversight.house.gov/sites/democrats.oversight.house.gov/files/documents/ACA%20state-bystate%20fact%20sheets%20FINAL\_Part15.pdf

Ibid.

<sup>&</sup>lt;sup>8</sup> https://www.cms.gov/CCIIO/Resources/Data-Resources/Downloads/2015 Rebates by State.pdf

<sup>&</sup>lt;sup>9</sup> <u>https://aspe.hhs.gov/basic-report/under-affordable-care-act-105-million-americans-no-longer-face-lifetime-limits-health-benefits#t1</u>

<sup>&</sup>lt;sup>10</sup> Ibid.

<sup>&</sup>lt;sup>11</sup> <u>https://www.macpac.gov/wp-content/uploads/2015/06/Behavioral-Health-in-the-Medicaid-Program%E2%80%94People-Use-and-Expenditures.pdf</u>

<sup>12</sup> Ibid.

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Sincerely,

SCHAKOWSKY Member of Congress

Janny d Davis

DANNY K. DAVIS Member of Congress

RAJA KRISHNAMOORTHI Member of Congress

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