



November 16, 2017

The Honorable Mitch McConnell
Majority Leader
United States Senate
Washington, DC 20510

The Honorable Charles Schumer
Minority Leader
United States Senate
Washington, DC 20510

Dear Majority Leader McConnell and Minority Leader Schumer:

On behalf of the American College of Physicians (ACP), I am writing to express our opposition to including repeal of the Affordable Care Act's (ACA) individual mandate as part of the *Tax Cuts and Jobs Act*. Repealing this current-law provision would result in millions of Americans losing access to health coverage, would lead to a decrease in enrollment rates in the insurance market and would cause a substantial increase in premiums in insurance plans provided under the ACA. We are also deeply concerned about the steep cuts to Medicare or other vital federal health programs that could be used to help finance the underlying tax policies in this legislation.

ACP is the largest medical specialty organization and the second largest physician group in the United States, representing 152,000 internal medicine physicians (internists), related subspecialists, and medical students. Internal medicine physicians are specialists who apply scientific knowledge and clinical expertise to the diagnosis, treatment, and compassionate care of adults across the spectrum from health to complex illness.

According to a November [report](#) by the non-partisan Congressional Budget Office (CBO), repealing the individual mandate would increase the number of uninsured by 4 million in 2019 and 13 million in 2027. ACP opposes the removal of the individual mandate that individuals obtain health insurance as it violates our [criteria](#) that any proposed changes to the ACA should *first, do no harm* to patients. The ACA, with the individual mandate, has been an effective tool in reducing the uninsured rate to its lowest level in decades, from 18.2 percent in 2010 to 10.3 percent in 2016. We simply cannot afford to backslide on this progress of ensuring that our patients have reliable, stable, access to health care coverage when they need it.

Studies show that reductions in insurance enrollment and benefits will result in many patients having to forgo needed care, or seek care in costly emergency settings and potentially have more serious and advanced illnesses resulting in poorer outcomes and even preventable deaths. As an organization representing physicians, ACP cannot support any proposals that would put the health of the patients our members treat at risk. We urge Congress to work toward solutions to reduce the uninsured population, including more options for states to innovate their own health plans, without putting the health of millions of patients at risk.

Repealing the health insurance mandate will lead directly to enrollment rates dropping among enrollees, especially healthy enrollees who may be less inclined to purchase health insurance, enroll in Medicaid or accept employer-based coverage. CBO has also estimated that the average premium in the non-group market would increase by about 10 percent if the individual mandate were repealed. This would prove disastrous, leading to adverse selection as older and sicker individuals retained ever more costly coverage while younger and healthier individuals would opt out of purchasing coverage.

ACP also opposes using any cuts to Medicare or other critical federal health programs to finance this tax legislation, which ultimately could result in reduced access to care for millions of Americans, especially older Americans. According to the [CBO](#), the enactment of this tax reform bill could lead to a Medicare cut of \$25 billion in 2018, and that should give anyone pause as to the potential harmful implications of this legislation should it become law. As more seniors in the baby boom generation begin to retire, rather than cutting Medicare, Congress should work together with stakeholders in the health care community to strengthen the program as a vital source of care for this nation's older population. We further urge that tax cuts and other initiatives should not come at the cost of cutting other important federal programs, such as those that serve the public health, including the Medicaid population.

Rather than continuing the effort to repeal current-law coverage under the ACA through budget reconciliation measures, or otherwise, we urge members of the Senate and House to work together in a bipartisan manner to improve coverage and lower costs. Repealing the individual insurance mandate, as part of this legislation or any other, would only result in harm to our patients as would any cuts to Medicare or other vital safety net programs. We therefore urge you and your colleagues to find other alternatives to enacting these tax reform policies.

Sincerely,

A handwritten signature in black ink, appearing to read "Jack Ende", with a long, sweeping horizontal stroke extending to the right.

Jack Ende, MD, MACP
President

CC: Members of the United States Senate and House of Representatives