

July 13, 2017

To: The California Congressional Delegation

Re: OPPOSE – Efforts to Repeal the Affordable Care Act, Threaten Reproductive Health Access and California Gains in Expanding Coverage and Consumer Protections

The undersigned members of the California Coalition for Reproductive Freedom are writing to express our strong opposition to current efforts to repeal the Affordable Care Act (ACA). We urge you to oppose any proposal that jeopardizes access to reproductive health care by repealing the ACA; capping or drastically cutting Medicaid; reducing financial assistance for people buying coverage; threatening coverage for maternity care, contraception, and abortion; or defunding Planned Parenthood. The California Coalition for Reproductive Freedom is a statewide alliance of nearly 40 organizations working to promote sexual and reproductive health, rights, and justice. CCRF supports and facilitates member-driven initiatives including strategic communication, collaboration, and collective policy advocacy to benefit California's diverse women, youth, transgender persons and communities.

Thanks to the ACA, California has reduced its uninsured rate by more than half, from 17% to 7%, the biggest drop of any state in the nation. The ACA has also played an important role in helping to slow the growth of health care costs, providing critical protections for people with pre-existing conditions, and ending policies and practices that discriminated against women, LGBTQ people, people with disabilities, and racial and ethnic minorities.

Under both the House and Senate bills to replace the ACA, more than 4 million Californians stand to lose their health care coverage, the California health system would lose tens of billions of federal dollars, consumer protections would be eliminated, and everyone would see increased health care costs. According to the California Department of Health Care Services, by 2027, the state would lose \$30.3 billion annually in federal funding.

We collectively oppose any efforts to:

1. Impose caps and cuts to Medi-Cal, undermining coverage for the 14.1 million women, seniors, children, people with disabilities, and all Californians who rely on the program. Caps and cuts would force the state to bear the risk and cost of public health crises, including those that could impact Californians' reproductive health, such as the Zika virus. Any significant cuts to Medicaid or shifts in the underlying structure of the program could also put access to family planning at risk in California. Our state currently offers a robust scope of family planning and related services under Medi-Cal and the Family Planning, Access, Care and Treatment (PACT) program thanks to the enhanced federal match rate of 90/10 for family planning care. Eligibility and scope of services under Medi-Cal and Family PACT could be sharply reduced if the state loses billions in federal funding.

2. Allow the elimination of essential health benefits, including maternity care and preventive services, in private plans and for the Medi-Cal expansion population. These essential health benefits have ensured coverage for care vital to women's health and well-being.
3. Eliminate funding to Planned Parenthood and other essential community providers that provide family planning, reproductive health, abortions, and other women's health services. Planned Parenthood is a critical provider of basic health care services in California, serving an estimated 850,000 men and women in California each year, 600,000 of whom are Medi-Cal or Family PACT beneficiaries, at 110 health clinics throughout the state.
4. Impose draconian requirements for Medi-Cal eligibility and make enrollment harder by incentivizing states to re-determine Medi-Cal eligibility every six months, allowing Medicaid work requirements (including for women who recently gave birth), and eliminating Medicaid retroactive eligibility and streamlined enrollment.
5. Reduce tax credits that make coverage affordable for people based on their income and the actual costs of health care. Nearly 7 million women and girls in the U.S. selected a private insurance marketplace plan in 2016, and the majority of them relied on the ACA's federal subsidies to help make coverage more affordable. Reductions in access to and the value of federal tax credits will make it harder for women to afford high quality comprehensive health care that meets their needs.
6. Restrict access to abortion care by prohibiting tax credits to private health insurance plans that cover abortion. Such provisions could cause insurance companies to stop offering plans that include abortion coverage altogether, thereby putting abortion access further out of reach for women in the private market. A restriction of this type also directly conflicts with California law, which requires nearly all private plans to cover abortion, and threatens to dramatically reduce the number of Californians who may use federal tax credits to help pay for health insurance coverage.
7. Lock consumers out of insurance in the individual market if they fail to maintain continuous insurance coverage by missing a payment. Such a requirement punishes individuals and families who may temporarily encounter a difficult financial situation.
8. Eliminate the individual and employer mandates, which would exacerbate adverse selection, undermine California's risk pool, and raise premiums because less people will be encouraged to purchase health insurance.

9. Allow the elimination of lifetime and annual limits as well as the lifting of caps on out-of-pocket costs.
10. Weaken protections for people with pre-existing conditions. Under the ACA, health plans may not deny coverage or charge higher premiums to people with pre-existing conditions. These pre-existing conditions previously included C-sections, previous pregnancies, domestic violence, and other situations that exclusively relate to women's reproductive health care.

With the reduction and redirection of subsidies and the arbitrary prohibitions on abortion coverage, California may have no choice but to reduce Medi-Cal eligibility and/or provide less comprehensive reproductive health services to those who remain enrolled. Current proposals will reverse the progress that California and the rest of the country have made on health care. They will take away health care for millions of Californians and make it harder for people to get and keep coverage.

For these and other reasons, we strongly urge you to oppose any proposals that threaten reproductive health access and the progress we have made in expanding health coverage and consumer protections in California.

Sincerely,

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