

January 20, 2017

The Honorable Mitch McConnell
Leader, U.S. Senate
Washington, DC 20510

The Honorable Chuck Schumer
Minority Leader, U.S. Senate
Washington, DC 20510

The Honorable Paul Ryan
Speaker, U.S. House of Representatives
Washington, DC 20515

The Honorable Nancy Pelosi
Minority Leader, U.S. House of Representatives
Washington, DC 20515

Dear Leader McConnell, Minority Leader Schumer, Speaker Ryan, and Minority Leader Pelosi:

The undersigned organizations are committed to improving the physical, mental, and financial health of young adults in this country. We are writing to strongly urge you that any legislation to repeal the Affordable Care Act (ACA) be accompanied by a detailed replacement plan that provides families with equal or improved access to high-quality, affordable health coverage. We are deeply concerned by reports that Congress will vote to repeal the ACA without a meaningful and simultaneous replacement. Young adults are already struggling to gain an economic foothold and start their financially independent lives, so any vote to destabilize our health care system would put the well-being and financial stability of young Americans at grave risk.

Repealing the ACA without a comparable and immediate replacement could cause 30 million people to lose health care coverage. Furthermore, efforts to repeal the ACA could jeopardize the health security young families gain through the Children's Health Insurance Program (CHIP), which stands on the shoulders of Medicaid. More than one in five Millennial parents lives in poverty, the highest rate of young adult poverty in more than a quarter century. Uprooting the health security young families rely on would further imperil the financial standing of young families.

Since the passage of the ACA, more than 8 million young adults ages 18 to 34 have gained health coverage, including more than 3.8 million through the law's Medicaid expansion; 2.3 million through the law's dependent coverage provision; and millions more have purchased coverage through the health insurance marketplaces, where more than 7 in 10 consumers are eligible to receive financial assistance to purchase coverage. These coverage gains have brought the young adult uninsurance rate down from 29 percent in 2010 to 16 percent in 2015.

In addition to broader gains in health insurance enrollment, the ACA is providing young adults with higher quality coverage that better addresses their health needs and ensures their financial security. 8.7 million women, the majority of them Millennials, gained maternity coverage. Thanks to the ACA, mental health benefits, including substance use disorders, are covered as Essential Health Benefits, helping reduce the burden on the 7.6 million young adults who receive care for mental health conditions annually.

The law's provision ensuring access to no out-of-pocket cost preventive care like annual physicals, immunizations, well-woman visits, and contraception is putting money back into the pockets of our cash-strapped generation. For example, an analysis from the IMS Institute on Healthcare Informatics found that in 2013, the year the ACA's contraception coverage provision went into effect for most plans, women saved an average of \$269 a year on birth control.

The ACA's vital consumer protections are also making our health system more fair for young adults. Up to 30 million young adults can no longer be denied coverage or charged more for having a pre-existing condition. Furthermore, the law's anti-discrimination provisions prohibit insurance companies from charging consumers more based on their gender identity, sexual orientation, or pregnancy status.

Before the ACA, young adults historically had some of the highest rates of uninsurance, which is why our organizations believe we must protect the gains they have made under the ACA. No young person should be made worse off by a vote to repeal that lacks a sufficient replacement, which experts say will lead to higher premiums and fewer benefits. Starting their careers on the heels of the Great Recession, young adults already face some of the country's greatest financial headwinds. Any Congressional action on health policy must take these factors into account on behalf America's young people.

Sincerely,

Advocates for Youth

Alliance of Californians for Community Empowerment (ACCE) Action

American Association of University Women (AAUW)

American Federation of Teachers

Autistic Self Advocacy Network

The Bus Project

California Health+ Advocates

California Health Professional Student Alliance

California Physicians Alliance

Children's Defense Fund--New York

Citizen Action of New York

Coalition for Asian American Children and Families

Colorado Consumer Health Initiative

Colorado Organization for Latina Opportunity and Reproductive Rights (COLOR)

Community Catalyst

Community Health Councils

Community Health Partnership

Community Service Society of New York

Equality California

Families USA

Forward Montana

Future of Music Coalition

Generation Progress

The Greenlining Institute

Health Access--California

Health Care for All New York

The Latino Coalition for a Healthy California

Lesbian Health Initiative--Houston

Mental Health America

Metro New York Health Care for All

MOVE San Antonio

NARAL Pro-Choice America

National Association of Social Workers--California

National Association of Social Workers--Texas

National Council of Jewish Women
National Health Law Program
National Immigration Law Center
National Latina Institute for Reproductive Health
The National Partnership for Women and Families
The National Physicians Alliance
New Era Colorado
The New York Immigration Coalition
Out2Enroll
Project Inform
Public Health Advocates
RYSE Center
Service Employees International Union
Texans Care for Children
Texas Doctors for Social Responsibility
Texas Organizing Project
United Way Worldwide
Voto Latino
Young Invincibles
Young Women's Christian Association

CC: The Honorable Orrin Hatch, Chairman, Committee on Finance
The Honorable Ron Wyden, Ranking Member, Committee on Finance
The Honorable Lamar Alexander, Chairman, Committee on Health, Education, Labor & Pensions
The Honorable Patty Murray, Ranking Member, Committee on Health, Education, Labor & Pensions
The Honorable Kevin Brady, Chairman, Committee on Ways & Means
The Honorable Richard Neal, Ranking Member, Committee on Ways & Means
The Honorable Greg Walden, Chairman, Committee on Energy & Commerce
The Honorable Frank Pallone, Ranking Member, Committee on Energy & Commerce