

Wright, Kevin (Finance)

From: Sherrill Futrell, sfutrell@hcb-law.com
Sent: Saturday, September 23, 2017 3:15 PM
To: gchcomments
Subject: Protect our healthcare. Reject Graham-Cassidy.

Finance Committee,

The newest version of Trumpcare would kick 32 million people off of healthcare, devastating working families and rolling back the progress we've made in protecting so many Americans. Also, hidden in this bill—known as Graham-Cassidy—is a \$20 billion tax break for the highly-profitable medical device industry, which has \$230 billion in profits stashed offshore on which it has not paid a dime in U.S. taxes.

In 2009, the Affordable Care Act was reviewed by three different Senate committees, received dozens of hearings and 169 hours of consideration. This week's ONE hearing is an embarrassment and outrage given the life and death matters at stake.

I urge the Senate and the Senate Finance Committee to reject Graham-Cassidy and to protect the healthcare of millions of Americans. It's also time that wealthy corporations pay their fair share in taxes! When they do, we'll be able to invest in our country's future, including healthcare for working families.

Sherrill Futrell

[REDACTED] du

[REDACTED]
Davis, California 95618

Wright, Kevin (Finance)

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Barbara Bondurant

[REDACTED]

[REDACTED]

[REDACTED]

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Saturday, September 23, 2017 3:17 PM
To: gchcomments
Subject: Oppose Graham-Cassidy Bill

Dear Committee,

My community relies on funds from Medicaid to provide vital health care for the poor in my community. The elderly in particular are desperately in need of the care they get in nursing homes that they could otherwise not afford. I oppose the Graham-Cassidy bill.

Surely members can work across the aisle to reach a solution to health care that will benefit the citizens of America. I am so discouraged by the divisive atmosphere in Washington.

Sincerely,
Diane Wesman
White Bear Lake, MN

Sent from my iPad

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Saturday, September 23, 2017 3:16 PM
To: gchcomments
Subject: Protect our healthcare. Reject Graham-Cassidy.

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Martha Paton

[REDACTED]
[REDACTED]
[REDACTED]

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David Bernal

[REDACTED]
[REDACTED] @att.net
[REDACTED]
[REDACTED]

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Saturday, September 23, 2017 3:16 PM
To: gchcomments
Subject: Health Care

My family relies on quality, affordable healthcare. Because of this, I oppose the Graham-Cassidy bill. My story with affordability is based on the reality of working seven days a week, one full time job and one part time job, just to get back in NYC. I would like to see a bipartisan Congressional effort to improve the ACA, not repeal it. I know that Senator Gillebrand is doing her best to help her constituents and I hope that a bipartisan effort to improve the ACA will be successful. I have my faith in our elected officials to make the right decisions, no matter how uninfluenced by facts our current President might be.

Sincerely, Emily Kennerley

New York, NY

--
Emily Kennerley
[REDACTED]

Wright, Kevin (Finance)

From: [REDACTED] <[REDACTED]@gmail.com>
Sent: Saturday, September 23, 2017 3:14 PM
To: gchcomments
Subject: Graham Cassidy Hearing

Could the sponsors of the Graham Cassidy legislation and its Congressional supporters please explain to the American people how the health insurance under their bill differs from the government health insurance benefits they receive. And, if there is a difference, are they willing to amend their insurance to match what constituents will receive under the Graham Cassidy bill? This would clearly demonstrate their strong belief in and commitment to what they have proposed.

Thank you.

Margaret Burgess
Connecticut

Wright, Kevin (Finance)

From: [REDACTED] <[REDACTED]@gmail.com>
Sent: Friday, September 22, 2017 3:10 PM
To: gchcomments
Subject: Graham Cassidy

Dear Senate Finance Committee,

I am writing to you regarding the Graham-Cassidy Healthcare bill that will be coming before the Senate next week. I am appalled that we are even talking about this again. This bill is irresponsible, and holding a vote on it before receiving a CBO score is frankly immoral. It will have a devastating effect on millions of Americans, my family included.

I urge the Senate to vote against this horrible bill.

Sincerely,

Maren Christenson
Minneapolis, MN

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Saturday, September 23, 2017 3:09 PM
To: gchcomments
Subject: Graham Cassidy

Hi:

I am writing to express my outrage at this farce of an health "care" bill. I don't understand how anyone can support something that strips away protections, in particular for our most vulnerable including children, elderly, disabled, veterans, and women.

It is time for people with common sense and compassion to sit down together to enforce the good parts of our existing health care system and to fix and improve the parts that aren't working.

Health care is a basic human right. Greed and ego have no place in our government or society regarding this issue, or any other for that matter.

We elect people to serve us and take care of us. Not to put policies into place that will be detrimental to our health and well being. It is time for our elected officials to take a long hard look at what they are doing to the people of our country and act in our best interests. We are putting out faith in people to protect us. That is the job we have hired them to do.

Please stop the madness of this inconsiderate, ludicrous bill. People will die.

Please take care of us.

Nancy Dayian
East Walpole, MA

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Friday, September 22, 2017 3:10 PM
To: 'GCHcomments@finance.senate.gov'
Subject: vote no on the graham cassidy bill

This bill sounds bad. Why the rush to vote something that hurts so many people.
Do you really want to ramrod a bill thru like the democrats did with Obamacare?
What is the point of that?????????????????????????????????????

Rosanne H. Wirth
[REDACTED]
[REDACTED] 00
[REDACTED]
[REDACTED]

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Saturday, September 23, 2017 3:12 PM.
To: gchcomments
Subject: Affordable Care Act

Good Morning,

I'm writing because my family needs quality, affordable healthcare and we have that now with the ACA. Because of this, I oppose the Graham-Cassidy bill.

We live in 2 states and have been dealing with cancer, diabetes, heart disease, adrenal failure, fibromyalgia, crohns disease, advanced rheumatoid arthritis, spinal issues, and mental health needs due to extended trauma. We need our physical and mental health care to continue, so we can heal and move forward as productive human beings, and this is the only way we can afford it.

I would like to see a bipartisan Congressional effort to improve the ACA, not repeal it. Thank you for voting in our favor.

Sincerely,

Susan Peik

Portland, Oregon and Ventura, California

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Saturday, September 23, 2017 3:12 PM
To: gchcomments
Subject: Reject the worst repeal bill yet: Graham-Cassidy.

Finance Committee,

Instead of kicking 32 million people off of healthcare, devastating working families, giving huge tax breaks to very profitable medical device companies that don't pay US taxes anyway, and rolling back the progress we've made in protecting so many Americans, Congress should work in a bipartisan way to make Obamacare even better. And then move toward universal healthcare like the rest of the developed world.

I urge the Senate and the Senate Finance Committee to reject Graham-Cassidy and to protect the healthcare of millions of Americans. It's also time that wealthy corporations pay their fair share in taxes! When they do, we'll be able to invest in our country's future, including healthcare for working families.

Thank you.

Wallace Elton

[REDACTED]
[REDACTED]
[REDACTED]

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Saturday, September 23, 2017 3:12 PM
To: gchcomments
Subject: Graham-Cassidy bill

Dear elected officials;

We (the people) are the majority in this country. Yet, ourselves, our children, our families are being greatly jeopardized by the actions of a few- our Senate. The very people we elected to serve us are, placing us at risk.

Sadly, I have to speak up again and again or my family will suffer. I should not have to. You should respect that you were elected to serve us. The Koch brothers have poured 400 million into defeating ACA. Why? Because they want more money for themselves. It is simply greed. You are complicit.

Please know that I see the "inhumanity of taking away healthcare from pregnant women, children, the vulnerable and those with pre-existing conditions". Why don't you?

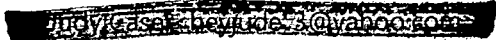
I am disappointed in Bill Cassidy and Lindsey Graham. How could they do this?

Thank you for standing strong for the people Mark Warner and Tim Kaine. Virginia is so proud of you.

Shame on anyone that votes for this. It is a miscarriage of justice.

Sincerely,
Marsha Stanton

Wright, Kevin (Finance)

From: 
Sent: Saturday, September 23, 2017 3:12 PM
To: gchcomments
Subject: Health Care bill

The people of this country deserve quality, affordable healthcare. Because of this, we **strongly oppose the Graham-Cassidy bill**. We would like to see a bipartisan Congressional effort to **improve the ACA**, not repeal it.

Sincerely,

Peter & Judith Case
Cheshire, CT

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Saturday, September 23, 2017 3:12 PM
To: gchcomments; Rebecca Sue Schillenback; Rachel@msnbc.com
Subject: Healthcare as a Human Right

Dear Finance Committee Members,

Over the years many of my family members have needed Medicaid. What a relief we all felt when they aged enough to receive Medicare. Now both are at risk.

In order to provide the health care every citizen deserves, we need to look beneath the 'sound bites' to understand the reasonable changes which could be made to accomplish this goal.

1. No caps on social security and Medicare contributions. This would bring into the fund the needed resources. If not, tax all foreign money invested through the stock market.
2. Explicit recognition that all citizens contribute to medical research through their taxes. Yet only the insured benefit.
3. Establish a percentage of our economy to be dedicated to healthcare. Other countries do this, and so should we. Prescription drugs, insurance, etc can participate within these boundaries. If not, others will. After all, we did not worry about job losses and other financial losses when other industries left the economy. Why should this one be privileged?
4. Educate the public about these financial issues. If they understand, they will support your work. If you do not know how, ask Rachel Maddow or Elizabeth Warren. They are both excellent at explaining complex issues.

The time to do this is NOW.

Sincerely, Dr. Jolene Schillinger Erikson
[REDACTED]
[REDACTED]
[REDACTED]

Sent from my iPad

Wright, Kevin (Finance)

From: [REDACTED]@gmail.com
Sent: Saturday, September 23, 2017 3:08 PM
To: gchcomments
Subject: healthcare

My family and I rely on quality, affordable healthcare. Because of this, I oppose the Graham-Cassidy bill. My story with affordability is that we are currently moving from a job sponsored health insurance to individual health insurance because of a life change. Without the current Affordable Care Act, we will have a much more difficult time affording health insurance. I would like to see a bipartisan Congressional effort to improve the ACA, not repeal it.

Sincerely, Debbie Fung
Davis, CA 95616

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Saturday, September 23, 2017 2:18 PM
To: gchcomments
Subject: Fwd: Repeal Plan

To Whom It May Concern,

I have had a kidney transplant and my husband donated a kidney to me seven years ago. We would both be considered to have pre-existing conditions as do so many of our family and friends as well as millions of other people too. This bill is unconscionable and I urge you to vote NO.

I want and expect to see a bipartisan effort to come up with a compassionate, intelligent option for health care in our country.

Jennifer Mayol

Novato, CA
>>

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From: [REDACTED]
Sent: Saturday, September 23, 2017 3:08 PM
To: gchcomments
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In 2009, the Affordable Care Act was reviewed by three different Senate committees, received dozens of hearings and 169 hours of consideration. This week's ONE hearing is an embarrassment and outrage given the life and death matters at stake.

I urge the Senate and the Senate Finance Committee to reject Graham-Cassidy and to protect the healthcare of millions of Americans. It's also time that wealthy corporations pay their fair share in taxes! When they do, we'll be able to invest in our country's future, including healthcare for working families.

Brent Holman

[REDACTED]

[REDACTED]

[REDACTED] Wisconsin 53703

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Marilyn Kaggen

[REDACTED]
[REDACTED]

NY, New York 11230-1902

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Friday, September 22, 2017 4:25 PM
To: gchcomments
Subject: I OPPOSE Graham-Cassidy bill

My family and I rely on quality, affordable healthcare. Because of this, I oppose the Graham-Cassidy bill. Why should every American not be guaranteed affordable coverage and why should people have to worry their pre-existing conditions cause their premiums to raise and become unaffordable?

I would like to see a bipartisan Congressional effort to **improve the ACA, not repeal it.**

Sincerely,

Amy Brackett

New York, NY

Wright, Kevin (Finance)

From: [REDACTED] >
Sent: Friday, September 22, 2017 4:25 PM
To: gchcomments
Subject: Graham-Cassidy Opposition

I rely on quality, affordable healthcare. Because of this, I oppose the Graham-Cassidy bill. I would like to see a bipartisan Congressional effort to improve the ACA, not repeal it.

Sincerely,
Jasmine Jones
Aubrey, TX

Wright, Kevin (Finance)

From: Molly McCarthy <mtepmccarthy@gmail.com>
Sent: Friday, September 22, 2017 4:25 PM
To: gchcomments
Subject: Oppose Graham-Cassidy bill

I family rely on quality, affordable healthcare. Because of this, I oppose the Graham-Cassidy bill. I would like to see a bipartisan Congressional effort to improve the ACA, definitely not repeal it.

Sincerely, Molly McCarthy

St. Paul, MN 55101

Wright, Kevin (Finance)

From: [REDACTED] org>
Sent: Saturday, September 23, 2017 3:08 PM
To: gchcomments
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Marie-Helene Cormier

[REDACTED]

[REDACTED]

[REDACTED]

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Saturday, September 23, 2017 3:08 PM
To: gchcomments
Subject: serious concern: Graham-Cassidy bill

My family relies on quality, affordable healthcare. Because of this, I oppose the Graham-Cassidy bill. Members of my family would be seriously impacted by skyrocketing costs for health care and medications.

Please work on a bipartisan Congressional effort to improve the ACA, not repeal it. My family, and too many other Americans, would be negatively affected.

Sincerely,

Clare Ronzani

San Leandro, CA

Wright, Kevin (Finance)

From: Alexandra Wahlstrom
Sent: Saturday, September 23, 2017 3:07 PM
To: gchcomments
Subject: Protect our healthcare. Reject Graham-Cassidy.

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Alexandra Wahlstrom
[Redacted]
[Redacted]
[Redacted]

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Rod O'Brien

[REDACTED]

[REDACTED]

[REDACTED]

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lois nowak

[REDACTED]
[REDACTED]
[REDACTED]

Wright, Kevin (Finance)

From: [REDACTED] m>
Sent: Friday, September 22, 2017 4:24 PM
To: gchcomments
Subject: Don't Repeal ACA.

Hello,

I have a chronic illness and rely on quality, affordable health care to maintain my health so I can work, take care of my family, and enjoy life. I would like to see a bipartisan Congressional effort to improve the ACA, not repeal it.

Best,

Michelle
San Diego, CA

--
Michelle Knowlton, M.Ed.

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Friday, September 22, 2017 4:24 PM
To: gchcomments
Subject: Please Oppose the Graham-Cassidy Plan

Dear Chairman Hatch and Ranking Member Wyden:

Rare disease patients and their families rely on the patient protections that the Senate is considering eliminating by passing the Graham-Cassidy plan. Specifically, this legislation brings back annual and lifetime caps, limitless out-of-pocket costs, and inadequate coverage by rolling back essential health benefits. This bill would also allow insurers to discriminate against rare disease patients by charging them premiums based upon their health status, thus pricing them out of the market.

In addition, rare disease patients and their families rely on Medicaid for life-sustaining and life-saving care. Under the Graham-Cassidy plan, federal funding of Medicaid would be substantially weakened by per capita caps and block grants, resulting in states potentially delaying or outright refusing coverage for necessary care.

I am asking you to stand up for the rare disease community by opposing the Graham-Cassidy plan.

Thank you for your time and consideration.

Miss. Bobbiejo Winfrey
[REDACTED]
[REDACTED]
[REDACTED]

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Friday, September 22, 2017 4:20 PM
To: gchcomments
Cc: Pearson, Beth (Warren); Hurt, Nikki (Markey)
Subject: Cassidy-Graham bill

Dear Senators:

Please register my complete opposition to the current attempt to remove the Medicaid entitlement, remove other health insurance coverage protections and also disinvest the federal government from health insurance for the poor and the needy.

My teenage son has two significant disabilities — autism spectrum disorder and also bipolar. He currently receives Medicaid which helps to mitigate the negative impacts of his conditions. Keeping him stable reduces the need for emergency room care and inpatient stays. Emergency rooms and short term psychiatric admissions are ineffective treatments and happen to be very expensive too. So far, with attentive professional care that prescribes a tailored mix of prescription drugs, he has not needed E.R. treatment or hospital admission despite having sharp mood swings with psychotic thinking. If he were not taking the right drugs, then I am sure that he would have needed emergency medical attention to address his periods of greatest mood disruption.

Parents are also using Medicaid to help pay for therapies which will improve his ability to cooperate with his own care. Independent living skills will be so important when he is an adult. My son's medical conditions are categorized as developmental (the Autism) and chronic (bipolar). He is not going to age out of his disabilities. However, if he can learn certain key skills, then he will be more independent which will reduce his care needs and probably set him up for a life that is more personally fulfilling too.

The current insurance bill proposed by Senators Cassidy and Graham represents a bad policy and financial deal for our country. I wanted to share with you as I have done the particular reasons why this bill, if passed, would be harmful to my child.

Please vote it down.

Then, please work on a new bill that pairs good health care coverage with reasonable costs. I think you will find that a government sponsored single payer plan would have dramatic benefits by getting employers out of health insurance, reducing administrative costs, and simplifying the process for the patients.

Thank you.

Fran Stanley
[REDACTED]
[REDACTED] 450

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Saturday, September 23, 2017 3:07 PM
To: gchcomments
Subject: I oppose the Graham-Cassidy bill

My family and I rely on quality, affordable healthcare. I therefore oppose the Graham-Cassidy bill.

I have a preexisting condition—migraines—which should preclude me from securing healthcare. When I was pregnant two years ago, I had debilitating migraines and panic attacks; later in the pregnancy, I developed preeclampsia, which was not determined until more than 5 visits to the maternal care unit and emergency room. I then met with a maternal-fetal medicine specialist, was induced at 37 weeks, and was hospitalized for a week during the birth of my child. A week later, I was back in the ER for elevated blood pressure. I was on a rotation of medications while also working with a number of lactation specialists to assist with breastfeeding my child. Later, I had to seek out both cognitive and physical therapy as a result of the experience. I was able to do these things—to have a safe pregnancy—because of my healthcare coverage.

Ultimately, I would like to see a bipartisan Congressional effort to improve the ACA, not repeal it.

Sincerely,
Jessica Nastal-Dema, PhD
Westmont, IL

Wright, Kevin (Finance)

From: Frances White
Sent: Saturday, September 23, 2017 3:07 PM
To: gchcomments
Subject: Graham Cassidy is SAD!

Graham-Cassidy is WORSE than the other two horrible Republican plans to repeal and replace the ACA. I am ashamed to be an American since this administration came to power and the senators / representatives who continue to support him and his mean-spirited ideas.

I am from one of the poorest states in the Union, and the repeal of Medicaid would be devastating to New Mexico, which has over 900,000 recipients. Giving block grants to states is a TERRIBLE idea. Many states (including NM) for some reason, are miserable at managing money. So, does that mean we will all move to rich states, or states that have an overflow of money.

SAD!, to quote someone who has a limited vocabulary.

Frances White
Albuquerque, NM

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Friday, September 22, 2017
To: gchcomments
Subject: Graham Cassidy bill

This bill is not good for anyone!
To summarize it would:

- Allow insurers to charge individuals with pre-existing conditions more money for health coverage
- Cap and block grant Medicaid (the equivalent of Medicaid cuts)
- Cut funding for Medicaid expansion
- Cut funding for financial assistance that helps low-wage workers and moderate-income families buy private insurance
- Repeal the ACA individual and employer mandates

As an individual who works in healthcare I have seen personally what illness or injury could and does cost people. For a family who is just getting by and relies on the health insurance provided either because of the medicaid expansion or financial assistance, they would be financially devastated. And to think of what it will do to those with disabilities and children is quite frightening. And really who doesn't have a pre-existing condition? Our government should be looking out for those in need, not taking away their health insurance.

We need a bipartisan plan to shore up the weaknesses of the affordable care act, not a plan to strip people of their right to healthcare!

Thank you.
Susan D Calise
New York, NY

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Saturday, September 23, 2017 3:04 PM
To: gchcomments
Subject: Protect our healthcare. Reject Graham-Cassidy. Why do we give tax breaks to companies that are dodging the taxes they owe. The medical device companies and pharmaceuticals have ripped off Medicare and Medicaid for years by overcharging. With the curr...

Finance Committee,

The newest version of Trumpcare would kick 32 million people off of healthcare, devastating working families and rolling back the progress we've made in protecting so many Americans. Also, hidden in this bill—known as Graham-Cassidy—is a \$20 billion tax break for the highly-profitable medical device industry, which has \$230 billion in profits stashed offshore on which it has not paid a dime in U.S. taxes.

In 2009, the Affordable Care Act was reviewed by three different Senate committees, received dozens of hearings and 169 hours of consideration. This week's ONE hearing is an embarrassment and outrage given the life and death matters at stake.

I urge the Senate and the Senate Finance Committee to reject Graham-Cassidy and to protect the healthcare of millions of Americans. It's also time that wealthy corporations pay their fair share in taxes! When they do, we'll be able to invest in our country's future, including healthcare for working families.

Carol Francisco

[REDACTED]
[REDACTED]
[REDACTED]

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Saturday, September 23, 2017 3:11 PM
To: gchcomments
Subject: Protect our healthcare. Reject Graham-Cassidy.

Finance Committee,

The newest version of Trumpcare would kick 32 million people off of healthcare, devastating working families and rolling back the progress we've made in protecting so many Americans. Also, hidden in this bill—known as Graham-Cassidy—is a \$20 billion tax break for the highly-profitable medical device industry, which has \$230 billion in profits stashed offshore on which it has not paid a dime in U.S. taxes.

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Thank you. Sincerely, David Kent

David Kent

[REDACTED]
[REDACTED]
[REDACTED] 92

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Friday, September 22, 2017 4:23 PM
To: gchcomments
Subject: Testimony

Hello,

I rely on quality, affordable healthcare. Because of this, I oppose the graham-Cassidy bill. Personally, I am a young woman. One day, I plan to have a family and I will require maternity care. The idea that this could not be considered an essential benefit astounds me. The selfish men creating this bill were born from their mothers themselves and I'm sure they appreciated some level of maternity care. But before I get married and start a family, I plan on continuing to access birth control methods and mental health care. Mental health is just as important as physical health and I would not be able to afford a counselor without my insurance. I would like to see a bipartisan Congressional effort to improve the ACA, not repeal it.

Sincerely,

Megan Morrow
Somerville, MA

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Saturday, September 23, 2017 3:10 PM
To: gchcomments
Subject: Graham-Cassidy bill

Please consider those of us who rely on the protections of the ACA. It is flawed and needs bipartisan help to change it to be better. Healthcare is not a partisan subject.

Mr. John McCain has made excellent points about the need to keep Senate regular order. Rushing thing through without debate and open forum diminishes respect for the Senate. Whatever the issue, whatever your party, the integrity of the Senate is at stake. Next time it might be Democrats in office and a bill they want to push through.

You are a finance committee--wait to see what the CBO says. KNOW WHAT THE OUTCOME WILL BE, DON'T GUESS.

We depend on you to have our best interests in mind, not the President's, Pharmaceutical companies, or other special interests groups.

Sincerely,
Janet Payne
Sacramento County, CA

Wright, Kevin (Finance)

From: [REDACTED] m>
Sent: Saturday, September 23, 2017 3:10 PM
To: gchcomments
Subject: Re: CORRECTED I oppose the Graham-Cassidy bill

There was an error in my previous message below I have corrected here:

--

My family and I rely on quality, affordable healthcare. I therefore oppose the Graham-Cassidy bill.

I have a preexisting condition—migraines—which should never preclude me from securing healthcare. When I was pregnant two years ago, I had debilitating migraines and panic attacks; later in the pregnancy, I developed preeclampsia, which was not determined until more than 5 visits to the maternal care unit and emergency room. I then met with a maternal-fetal medicine specialist, was induced at 37 weeks, and was hospitalized for a week during the birth of my child. A week later, I was back in the ER for elevated blood pressure. I was on a rotation of medications while also working with a cardiologist and a number of lactation specialists to assist with breastfeeding my child. Later, I had to seek out both cognitive and physical therapy as a result of the experience. I was able to do these things—to have a safe pregnancy—because of my healthcare coverage.

Ultimately, I would like to see a bipartisan Congressional effort to improve the ACA, not repeal it.

Sincerely,
Jessica Nastal-Dema, PhD
Westmont, IL

On Sat, Sep 23, 2017 at 2:07 PM, Jessica Nastal-Dema [REDACTED] wrote:

My family and I rely on quality, affordable healthcare. I therefore oppose the Graham-Cassidy bill.

I have a preexisting condition—migraines—which should preclude me from securing healthcare. When I was pregnant two years ago, I had debilitating migraines and panic attacks; later in the pregnancy, I developed preeclampsia, which was not determined until more than 5 visits to the maternal care unit and emergency room. I then met with a maternal-fetal medicine specialist, was induced at 37 weeks, and was hospitalized for a week during the birth of my child. A week later, I was back in the ER for elevated blood pressure. I was on a rotation of medications while also working with a number of lactation specialists to assist with breastfeeding my child. Later, I had to seek out both cognitive and physical therapy as a result of the experience. I was able to do these things—to have a safe pregnancy—because of my healthcare coverage.

Ultimately, I would like to see a bipartisan Congressional effort to improve the ACA, not repeal it.

Sincerely,
Jessica Nastal-Dema, PhD
Westmont, IL

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Saturday, September 23, 2017 3:09 PM
To: gchcomments
Subject: Graham-Cassidy

My family relies on quality, affordable healthcare. Because of this, I oppose the Graham-Cassidy bill. I spent four years as an entrepreneur with low income and depended on affordable healthcare. If the United States wants to continue to be a leader in entrepreneurship and innovation, we must have affordable healthcare options. I have also watched my loved ones struggle to make ends meet because of health bills.

I would like to see a bipartisan Congressional effort to improve the ACA, not repeal it.

Sincerely,

Jen Helms
San Mateo, CA

[REDACTED]
60

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Friday, September 22, 2017 4:25 PM
To: gchcomments
Subject: Please do not pass Graham-Cassidy

Choose life. Protections for pre-existing conditions are vital to people's lives. Please do not pass Graham-Cassidy.

Thank you,

[REDACTED]
Brooklyn, NY 11232

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Saturday, September 23, 2017 3:07 PM
To: gchcomments
Subject: Protect our healthcare. Reject Graham-Cassidy.

Finance Committee,

The newest version of Trumpcare would kick 32 million people off of healthcare, devastating working families and rolling back the progress we've made in protecting so many Americans. Also, hidden in this bill—known as Graham-Cassidy—is a \$20 billion tax break for the highly-profitable medical device industry, which has \$230 billion in profits stashed offshore on which it has not paid a dime in U.S. taxes.

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I urge the Senate and the Senate Finance Committee to reject Graham-Cassidy and to protect the healthcare of millions of Americans. It's also time that wealthy corporations pay their fair share in taxes! When they do, we'll be able to invest in our country's future, including healthcare for working families.

m sanches

[REDACTED]
n [REDACTED]@bbcgloba.net

[REDACTED]
[REDACTED] 12

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Saturday, September 23, 2017 2:17 PM
To: gchcomments
Subject: Unfair

Finance Committee,

What you are doing to attack ACA is so unfair. We can afford to be partially sufficient for our people.

Chuck Christensen

[REDACTED]
[REDACTED]
Stockton, California 95209

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Saturday, September 23, 2017 3:09 PM
To: gchcomments
Subject: Graham-Cassidy Health care vote

This is my plea for No votes on the current Republican health care plan and No on the repeal of Obamacare.

I live in Oklahoma and I know that many constituents have made calls to our Oklahoma senators, but it appears they aren't listening. We have to rely on senators from other states who have more integrity and humanity to vote for us.

I hope you will vote down this even meaner "mean, mean" bill.

Thank you.

Teresa Haws
Bartlesville, Oklahoma

Wright, Kevin (Finance)

From: Robert Fung
Sent: Saturday, September 23, 2017 3:11 PM
To: gchcomments
Subject: ACA

My family and I rely on quality, affordable healthcare. Because of this, I oppose the Graham-Cassidy bill. My story with affordability is that we are currently moving from a job sponsored health insurance to individual health insurance because of a life change. Without the current Affordable Care Act, we will have a much more difficult time affording health insurance. I would like to see a bipartisan Congressional effort to improve the ACA, not repeal it.

Sincerely, Robert Fung
Davis, CA 95616

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Friday, September 22, 2017 4:05 PM
To: gchcomments
Cc: Wright, Kevin (Finance)
Subject: PVA Statement for Record 9-25-2017
Attachments: PVA Statement for Record SenFinComm 9-25-2017.doc

Good afternoon - attached is a statement from Paralyzed Veterans of America for the record of the hearing to consider the Graham-Cassidy-Heller-Johnson proposal. If you have any questions, please feel free to contact me at the phone number or email below.

Susan Prokon
[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Friday, September 22, 2017 4:07 PM
To: gchcomments
Subject: Graham/Cassidy

Dear Senate Finance Committee,

I am strongly opposed to the Graham/Cassidy Healthcare Bill. You already know why, and I can't believe any of you would vote for it. It is not only morally irresponsible, it is fiscally irresponsible. In all good conscience you must oppose this bill. Please work to fix the healthcare system to meet everyone's needs.

Sincerely,

[REDACTED]
Lakeville, Connecticut 06039

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Saturday, September 23, 2017 2:09 PM
To: gchcomments
Subject: Comments on Graham-Cassidy

Dear Sir or Madam:

The Graham-Cassidy bill must not be allowed to pass. As a bipolar patient, I take six medicines, without any of which I would be unable to work or be productive in any way. With them, I can hold down a job and bring money in for my family. If insurance companies were relieved of the obligation to cover prescription drugs, I would be unable to function, and my family could not afford to get my medicine at cash prices. My father has leukemia; his medicine costs over \$130,000 a year. As it is, Medicare covers half of that; without prescription drug coverage, he would be unable to afford his medicine and would die soon afterward. I love him and would like him to be around to celebrate his 60th wedding anniversary with my mother.

Please do not adopt the Graham-Cassidy bill.

Very truly yours,

Jonathan Cohen
[REDACTED]

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Thursday, September 21, 2017 4:23 PM
To: gchcomments
Subject: Graham-Cassidy comments

Genetic colon cancer runs in my family. My mother, uncle, and grandfather all had malignant colorectal tumors that became full blown cancer, that could have been prevented by periodic colonoscopies to remove precancerous polyps.

Given our family history, I and my siblings started having preventative colonoscopies at age 40. We always have 2-3 polyps. Before ACA, I paid \$300-\$400 in monthly premiums for inadequate health insurance as a self employed individual. I paid \$5000 out of pocket for a colonoscopy due to high deductibles. A 1-hour procedure that prevents colon cancer from ever forming: \$5,000. The total was over \$9,000 for the premiums + one colonoscopy.

ACA smartly covered routine colonoscopies not subject to the deductible. If Graham-Cassidy replaces the ACA, I will be considered by my governor Rick Scott as having a preexisting condition, subject to his whims and extreme ideologies. Back to \$9000 per colonoscopy. My health and finances will be made worse by this bill. To what end? To say you repealed Obamacare? To please the Koch brothers? That's foolish and corrupt. There are millions of Americans who will be harmed even worse than I will be by this bill, some of whom will die. Improve the ACA, please do not repeal it.

Sincerely, Kathie Kasper

Wright, Kevin (Finance)

From: [REDACTED] <[REDACTED]@om>
Sent: Thursday, September 21, 2017 4:25 PM
To: gchcomments
Subject: Graham-Cassidy Health Care Plan

To Whom It May Concern,

After reviewing some details of this plan, I wanted to let you know that I do not support this bill. It seriously undermines Planned Parenthood which I believe is a right for every women. It also undermines funding for the disability community which I am a member of. As a parent of two special needs children living in Florida, there is not enough resources NOW to help with therapy and overall health of my children. Disability funding is always last on the list. Even though my husband makes well over six figure salary, we live pay check to paycheck as we have to pay for out of pocket for special dietary needs, therapy sessions and other medical issues.

I want to challenge you that eventually these special needs children (set 3 out of every 5 children) will grow up and become adults. If we do not give them the help they need now, they will become the state's burden later at a much higher cost.

Please consider this as you make your decisions, Nikki Guillet

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Friday, September 22, 2017 12:10 PM
To: gchcomments
Subject: VOTE NO to graham cassidy

VOTE NO to Graham Cassidy: just a few reasons -

- You are trying to pass this in a hurry without all the information and NO input from any Democrats, just for a political win, at the expense of millions of Americans
- No guarantees for pre existing conditions (our governor bilked the federal government for tons of money when he ran healthcare organizations, why would he not want his cronies to make \$\$\$ - so Florida will get the shaft again) THIS AFFECTS MY FAMILY DIRECTLY
- Older folks (Florida is full of them) are assessed premiums at a much higher rate....availability isn't the same as affordability THIS AFFECTS MY FAMILY DIRECTLY
- Apparently, Alaska and Montana are given special consideration so their Medicaid funds are protected until 2026?????
- De funding Planned Parenthood will deprive millions of women (and men) affordable healthcare options

[REDACTED]
[REDACTED] nc.
[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

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Wright, Kevin (Finance)

From: [REDACTED]
Sent: Friday, September 22, 2017 12:07 PM
To: gchcomments
Subject: Graham/Cassidy Bill

This bill is a nightmare. It is worse than the previous versions. Stop insulting our intelligence, and Stop screwing around with the ACA

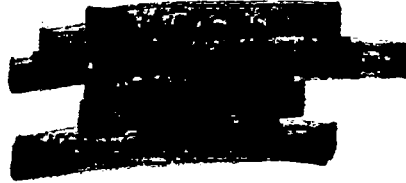
just because it is called "Obama Care"!

If you were to go through with this bill: GOP will be hold responsible for 30 million people to lose their healthcare, majority being the most vulnerable citizens of this country.

People you trying to hurt could have been you or your family.

STOP and put yourselves into these people's shoes before you do anything STUPID!

[REDACTED]



Senator Rubio,

VOTE NO TO ACA repeal.

I am 54 years old with a traumatic brain injury from a 2 month coma I was in at 17 years old.

I have NEVER taken a dime of federal assistance. No disability, no Medicaid, no food stamps, no nothing.

Before the ACA I was paying over 1000 a month for health insurance that was awful. I could not afford it, my family had to help me pay for it.

I cannot find work because NO ONE will hire me because of my disability. I have been looking with the assistance of Florida Vocational Rehab for 10 years.

I use the ACA. Now I pay 250 per month and have GREAT health insurance. It is affordable, it works. I have a \$1 copay and 950 per year max out of pocket.

This new healthcare act will NOT COVER pre existing conditions. Mike Pence confirmed it on Fox news.

See this transcript

On Thursday, “Fox & Friends” co-host Ainsley Earhardt extracted such an admission when she asked Vice President Pence whether the bill can guarantee that sick people will be covered. Pence did everything but.

EARHARDT: “Can you guarantee that these governors will make sure preexisting conditions are covered?”

PENCE: “Thomas Jefferson said the government that governs least governs best. I mean, the question people ought to ask is: Who do you think will be more responsive to the health-care needs in your community? Your governor and your state legislature or a congressman and a president in a far-off nation’s capital? I mean, this is the concept of federalism upon which our Constitution was framed.”

Please do not take away my healthcare. I will never get it with my pre existing condition if you do. Why don't you give people the exact health care you have. That would be fair.

A handwritten signature in cursive script, appearing to read "Thomas D. ...".

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Friday, September 22, 2017 1:14 PM
To: gchcomments
Subject: ACA Repeal

Dear Senators,

Our son was diagnosed with a rare auto immune disease known as Wegner's granulomatosis.

It is a potentially life-threatening condition which requires regular infusions of a combination of drugs which are very expensive.

Clearly we are deeply concerned that the new Cassidy-Graham Bill Will leave tremendous discretion to state governments to determine if preconditions can be covered.

We therefore urged the Senate to reject this bill!

Sincerely,

Harold and Karen Buttitta

[REDACTED]

Sent from my iP

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Friday, September 22, 2017 12:57 PM
To: gchcomments
Subject: HEALTH CARE

I am a lifelong resident of Florida, self-employed and someone who has spent most of my adult life without any form of health insurance due to high, unaffordable costs. When every health organization, most insurers and all 50 Medicaid administrators are opposed to the Graham-Cassidy bill, how in the world are you justified in ever making a yes vote on this bill?

This is about killing Medicaid, and giving the richest in this country a whopping tax break.

I have voted in every election since I turned 18. If you support this bill, I will lobby my friends and family and advocate across the state for your defeat.

Sandy Malone

[REDACTED] t

Wright, Kevin (Finance)

From: [REDACTED]@stateschools.net>
Sent: Friday, September 22, 2017 10:01 AM
To: gchcomments
Subject: Support People with Disabilities!

PLEASE PLEASE PLEASE do not destroy Medicaid. Yes it is a flawed system but the change proposed in the Graham-Cassidy Bill will DEVASTATE families of CHILDREN and ADULTS WITH DISABILITIES. Most of these families live at the poverty level and have no other resource available to them for medical care and supports necessary for the handicapped child/adult to have even the basic necessities much less any quality of life. There has to be another way to effect change in the system without handicapped persons bearing the loss. Vote No on this Bill because you are a humanist more than you are a politician.

Laura Tramel Allen

[REDACTED]

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Friday, September 22, 2017 10:08 AM
To: gchcomments
Subject: Graham-Cassidy Bill

Dear Senate (Senators):

I do not understand how anyone in good conscience can consider this bill worthy of passing. The funding shift from some states (coincidentally the more populous ones) to others is reprehensible. As a taxpayer residing in Florida, why should my state lose funding only to prop up states that don't contribute as much in Federal taxes? How is that an appropriate conservative principle, Republicans in the Senate? I thought your group of all were against redistribution? Has that changed?

But let's forget that for a moment. Let's look at how this disaster will raise premiums for my neighbors and friends that are employed by small businesses that don't offer insurance coverage. Pregnancy is a pre-existing condition that would allow insurance companies to raise a woman's premiums by \$17,000? I thought you all were pro-life? Having a depressive illness - with no history of hospitalization - will raise your premiums 208%? Raising premiums for cancer patients by 1000% or more? That is cruel, and FAR from affordable.

I could go on about the various cuts to Medicaid, which will affect the poor and/or disabled, remove wellcare for millions of children, etc., but I don't have time to write a missive.

The ACA is flawed but it is working. Insurance companies, healthcare providers, and hospitals agree: Graham-Cassidy is bad for all Americans. **DO NOT PASS THIS BILL.**

Regards,
Sandra Alonso
A Floridian who votes.

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Friday, September 22, 2017 9:49 AM
To: gchcomments
Subject: Graham-Cassidy amendment

I have contacted my senator, Marco Rubio, numerous times in regards to this bill. I find it horrific that this great country would leave the fate of citizens in the hands of individual states. Everyone deserves affordable medical care - should not be for those who can afford. Numerous medical institutions have expressed their opinion on the negative effects.

Do what's right - stop trying to wipeout the name Obama and join forces to create something good

Susan Schwartz
Maitland, FL 32751

Sent from my iPad

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Friday, September 22, 2017 9:49 AM
To: gchcomments
Subject: graham cassidy bill

Please make this bill go away!!! So many people will be affected and will die and I may be one of them.

Why doesn't the senate spend time trying to make it better for people instead of worse. We need a universal plan like Canada or many of the European countries. Don't we have enough to worry about with North Korea bombing us, hurricanes, floods, fires, diseases, pollution and other human disasters, now we have to worry about whether we'll get some financial help in case we get hurt or sick.

Juanita Dix
Florida Resident

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Friday, September 22, 2017 9:49 AM
To: gchcomments
Subject: Health Insurance

Allow me to introduce myself. I am a retired teacher, receiving State of Florida retirement and Social Security, so my health care is thankfully underwritten by the state of Florida and the U.S. government through Social Security. My wife, also an educator, is totally and permanently disabled because of an automobile accident in 1984. She holds a Ph.D. from Florida State University and her "loss" to her profession and to the entire country and world that day is immense. Her medical coverage, however, is also underwritten by the State of Florida and Social Security. That has meant that she and I have received very good medical care for over 33 years now and it is very much appreciated. However, it is the kind of care ALL citizens and especially children should expect.

Blue Cross and Blue Shield, the state of Florida, and Social Security have paid for excellent medical care since 1984, to the tune of over \$800,000. Without such coverage, I can only speculate how we would have survived these past 33+ years. Such care should be the birthright of every American citizen. I realize that it would be a major departure from the way we have provided medical insurance in the past but even those Senators and Congressmen/women who oppose "socialized" medicine must realize that a child, born with tragic medical issues MUST be afforded the best medical care and their job is to find a way to pay for such a program.

Most, if not all, elected officials at the national level, seem to operate as if the limited money available to them to spend on the needs of the country forces them to pit health care against national defense, infrastructure maintenance, and other vital needs and because the neediest among us cannot vote, cannot give millions of dollars to candidates, and have sometimes limited voices, their needs go unmet. It's time to listen to the more benevolent voices in our souls and realize that the overriding concern of our political leaders should be to take care of the weak, voiceless, and most vulnerable among us. The strong, rich, aggressive, achievers will always not only survive but will prosper. The weakest among us should be our primary concern.

Surely, there are solutions to be found to put the health care and well being of these, our most vulnerable at the front of the line and THEN work on a way to spread the "remaining wealth" across the other necessary governmental functions. Sadly, the wealthy control not only the economy but also the "conscience" of the body politic. Please commit to changing this dynamic.

No child (or adult) in the United States should ever go without proper medical care because he or she cannot afford to pay for it. We are better than that. We must all endeavor to care for the neediest and least powerful of our brothers. Do what is right and strive to make sure NO American is denied medical care because of his/her inability to pay for it.

Please share my letter with your colleagues. We are hoping you will rise to the occasion and guarantee basic medical care to all.

J. Randall Fears
Tallahassee, Florida

Wright, Kevin (Finance)

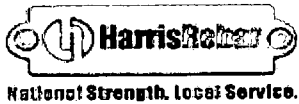
From: [REDACTED]
Sent: Friday, September 22, 2017 9:36 AM
To: gchcomments
Subject: GraphamCassidy Bill

Vote No. You will be leaving the most vulnerable to die. 60% of nursing home residents rely on medicare.

Thank you.

Diane Melesio
Project Manager

[REDACTED]



[REDACTED]

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Wright, Kevin (Finance)

From: [REDACTED]
Sent: Friday, September 22, 2017 9:20 AM
To: gchcomments
Subject: Graham Cassidy bill

I feel this bill will leave too many people unprotected. Before consideration there is need to analyze what impact the bill would have on all citizens. I urge a NO vote from all responsible senators Robert Belk Orlando, Florida

Sent from my iPhone

Wright, Kevin (Finance)

From: [REDACTED] <[REDACTED]>
Sent: Friday, September 22, 2017 11:11 AM
To: gchcomments
Subject: Graham-Cassidy

To whom it may concern:

By all accounts, except the GOP, this is a terrible bill that will lay waste to health care in this country. Men, women and children, especially women and children, will suffer. If, by chance, the many analyses of the bill are wrong, if the many groups coming out in opposition are wrong... then why not wait for the CBO analysis?

The rush to vote on such a controversial and, by all accounts, hurtful bill is un-American.

Kill this bill

[REDACTED]
[REDACTED]
[REDACTED] voted

Wright, Kevin (Finance)

From: Cassidy Carow [redacted]
Sent: Friday, September 22, 2017 10:36 AM
To: gchcomments
Subject: Graham-Cassidy Bill

I am writing to urge the senate finance committee to not allow this bill to move further in the process. After my parents, who are retired, had difficulty in procuring health insurance due to preexisting conditions, the ACA finally afforded them the chance to have health insurance that wouldn't consume their monthly budget. While I understand the desire to modify the ACA, the Graham-Cassidy bill will take insurance away from millions of Americans and leave millions without coverage or with the unenviable choice of whether to pay bills or to purchase insurance. Please do not allow the Graham-Cassidy to proceed to a vote.

Cassidy Carow
[redacted]
[redacted]
[redacted]

Wright, Kevin (Finance)

From:
Sent:
To:
Subject:

[REDACTED]
[REDACTED]@businessinprinting.com
[REDACTED] September 22, 2017 11:42 AM
[REDACTED]
[REDACTED]

The newest iteration of a Health Care bill is just as despicable as the first two. Our president PROMISED us universal care with better coverage for less \$\$\$\$. This bill fails on all 3 accounts.

Either come up with a better plan than the existing ACA, make the changes necessary to fix whatever problems are with the ACA, or do the sensible thing and convert to Medicare for all our citizens just like EVERY other modern country has done.

If this bill passes you can count on one thing, I will never, ever, ever vote for another republican.

[REDACTED]
[REDACTED]
[REDACTED] Street C
[REDACTED]
[REDACTED]

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Friday, September 22, 2017 11:50 AM
To: gchcomments
Subject: Please Oppose the Graham-Cassidy Plan

Dear Chairman Hatch and Ranking Member Wyden:

Rare disease patients and their families rely on the patient protections that the Senate is considering eliminating by passing the Graham-Cassidy plan. Specifically, this legislation brings back annual and lifetime caps, limitless out-of-pocket costs, and inadequate coverage by rolling back essential health benefits. This bill would also allow insurers to discriminate against rare disease patients by charging them premiums based upon their health status, thus pricing them out of the market.

In addition, rare disease patients and their families rely on Medicaid for life-sustaining and life-saving care. Under the Graham-Cassidy plan, federal funding of Medicaid would be substantially weakened by per capita caps and block grants, resulting in states potentially delaying or outright refusing coverage for necessary care.

I am asking you to stand up for the rare disease community by opposing the Graham-Cassidy plan.

Thank you for your time and consideration.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Wright, Kevin (Finance)

From: [REDACTED] <[REDACTED]@businessinkprinting.com>
Sent: Friday, September 22, 2017 11:48 AM
To: gchcomments
Subject: Health Care Bill

The newest iteration of a Health Care bill is just as despicable as the first two. Our president PROMISED us universal care with better coverage for less \$\$\$\$. This bill fails on all 3 accounts.

Either come up with a better plan than the existing ACA, make the changes necessary to fix whatever problems are with the ACA, or do the sensible thing and convert to Medicare for all our citizens just like EVERY other modern country has done.

If this bill passes you can count on one thing, I will never, ever, ever vote for another republican.

[REDACTED]
[REDACTED]
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[REDACTED] 6

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Friday, September 22, 2017 11:50 AM
To: gchcomments
Subject: Please Oppose the Graham-Cassidy Plan

Dear Chairman Hatch and Ranking Member Wyden:

Rare disease patients and their families rely on the patient protections that the Senate is considering eliminating by passing the Graham-Cassidy plan. Specifically, this legislation brings back annual and lifetime caps, limitless out-of-pocket costs, and inadequate coverage by rolling back essential health benefits. This bill would also allow insurers to discriminate against rare disease patients by charging them premiums based upon their health status, thus pricing them out of the market.

In addition, rare disease patients and their families rely on Medicaid for life-sustaining and life-saving care. Under the Graham-Cassidy plan, federal funding of Medicaid would be substantially weakened by per capita caps and block grants, resulting in states potentially delaying or outright refusing coverage for necessary care.

I am asking you to stand up for the rare disease community by opposing the Graham-Cassidy plan.

Thank you for your time and consideration.

[REDACTED]

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Friday, September 22, 2017 11:28 AM
To: gchcomments
Subject: Statement on Graham-Cassidy

Thomas Wingo
[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]ing
[REDACTED]10

Honorable Members of the Senate Finance Committee,

I am writing to urge you to reject the Graham-Cassidy healthcare bill. We need fixes and reform to our healthcare system, but you are courting disaster.

The National Association of Medicaid Directors, a bipartisan organization representing all 50 states, just released a statement that highlights the recklessness of passing Graham-Cassidy. This bill would restructure an enormous chunk of our economy on an expedited timetable with no additional funding to assist state governments in this unprecedented task. Perhaps there are worse things than unfulfilled campaign promises. The unbridled hubris embodied in its supporters' exuberance to pass such horrid legislation is a clear indicator that it fails by governing through myopic, partisan rule.

I encourage you to withdraw any support for Graham-Cassidy and pursue the bipartisan legislation already being undertaken by Senators Susan Collins and Bill Nelson. People don't care if you're working across the aisle to solve problems. They like it because you are actually solving problems. What people hate is partisan rancor that leads to dysfunction. Return to regular order.

Thank you for your time.

Sincerely,
Thomas Wingo

Wright, Kevin (Finance)

From: Lucy Downey Casey <lucy@proton.me>
Sent: Friday, September 22, 2017 7:53 AM
To: gchcomments
Subject: Graham/Cassidy Bill

Vote NO. The most vulnerable of Americans will suffer. Many people cannot afford to lose Medicaid. Most all health organizations are against this because of consequences to them as well. Please, do not repeal ACA. The majority of Americans are against it.

Do you want this health program for yourselves? No? I thought so. You know it's a poor deal for the majority of Americans. Vote NO!

Thank you,

Kevin
[Redacted Signature]

Sent from my iPhone

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Friday, September 22, 2017 2:25 PM
To: gchcomments
Subject: Graham-Cassidy bill

This bill is no better than any of the previous ones. In the end it will take away healthcare from millions. "No" on this bill, please. Need to make ACA better - fix it, tweak it, do whatever, but make it better. Maybe it is high time for universal health care. I'd definitely be for that. P Gasek, Sarasota, FL

Wright, Kevin (Finance)

From: Derek Fears - derekfears@ncr.com
Sent: Friday, September 22, 2017 7:07 AM
To: gchcomments
Subject: Save ACA; No to Graham-Cassidy

Dear Senators,

I am a nurse. I have pre-existing medical conditions of my own. I and my clients depend on the ACA for our health, our financial security, our very lives. I beg you not to dismantle this law. For ourselves and our posterity, we must keep the protections of the ACA in place. We must not conflate "available" (but unaffordable) health care with ACCESSIBLE health care.

Yours sincerely,

[Redacted signature block]
[Redacted signature block]
850.566.3080

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Friday, September 22, 2017 6:41 AM
To: gchcomments
Subject: Graham/Cassidy

I am deeply concerned about the potential damage the Graham/Cassidy bill will inflict upon the health care system of the United States as it cuts more than a trillion dollars from medicaid. This will hurt the most vulnerable people of our society--people like my 8 month old nephew who was born with several heart defects (Tautology of Fallot). Allowing states to wave essential health benefits and to increase premiums for people with various health conditions puts him at risk of being uninsurable.

I am also concerned about my own future. I am a single, 65 year old woman with no children. There is a strong possibility that I will need to rely on medicaid funds for long-term care as I age.

Defunding medicaid puts many citizens at risk. Giving governors "flexibility" to use medicaid funds as their state chooses through block grants will NOT help public health when governors are faced with such extreme funding cuts.

Please do not recommend the passage of Graham/Cassidy.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Friday, September 22, 2017 1:35 AM
To: gchcomments
Subject: My sister has Cerebral Palsy. Public Option - Please move towards it

Senators,

My sister was born 3 months prematurely and is now 35 years old, completely dependent on Medicaid, living in a group home. Her quality of life in St. Augustine, Florida could be better, but I also know it could be a lot worse if states are forced to divvy up smaller amounts of money.

I believe that we need universal health care in this country, perhaps with a public option similar to that of Australia. I think that all of Congress's poll numbers will go up if they start to work in a bipartisan fashion to ensure that every American is guaranteed health care. Preventative medicine is cheaper and fiscally conservative. But it is less profitable for insurance companies and the health care industry.

Who do you serve? Industry, or We The People?

Thank you,
Adam Marquez

Sent from my iPhone

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Friday, September 22, 2017 3:12 AM
To: gchcomments
Subject: Graham-Cassidy healthcare bill

Dear Senate Finance Committee Members,

I am writing to say that I am completely against the Graham-Cassidy healthcare bill for a number of reasons.

First, I urge you not to vote on this bill, which has not received a complete CBO score. To vote on a bill of this importance to people's lives and to the US economy without a full and objective picture of its impact is utterly irresponsible.

Second, the cuts in Medicare expansion and lack of clear protections for pre-existing conditions will cause great harm to many Americans. These reductions in coverage will especially hit the most vulnerable, our seniors and the disabled. Were you elected to vote on laws that will harm your constituents?

This bill does not bring healthcare to more Americans. Indeed, predictions are that upwards of 30 million will no longer have coverage. That means less doctors visits, less care and people having to choose between buying food or getting healthcare. Eventually people will die as a result.

I find the spirit behind this bill mean, cynical and heartless. It is a way for the GOP to pay for tax cuts and for this Administration to get a cheap political "win" - while harming the most vulnerable in our county.

Please do not allow this bill to pass if you care at all about your fellow Americans and their health and well-being.

Instead, let's return to regular order, to committees working together in bipartisan fashion to craft a bill that actually improves healthcare for Americans.

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Friday, September 22, 2017 5:05 AM
To: gchcomments
Subject: Do Not Pass Graham/Cassidy

Speaker Ryan, Senators McConnell, Graham and Cassidy,

Speaker Ryan, you passed a terrible bill that stripped away healthcare from over 20+ million Americans while giving huge tax breaks to the wealthiest among us and both the insurance and pharmaceutical industries. It was if you were writing a bill for your donors, rather than the American people whom you "allegedly" serve!

Then, you and your colleagues celebrated at the White House. Were you enjoying the fact you just took away care from 20+ million Americans or, that you had given your donors a major gift? It truly was an awful look.

And, considering that you led the House in voting nearly 60 times to repeal Obamacare, that bill was truly a lame effort. And, knowing that President Obama would veto any attempt at overturning his signature piece of legislation, show that it was only political posturing and you not doing your job!

Senator McConnell, the Senate then voted on a bill that was equally bad, also taking healthcare away from 20+ million Americans while giving away huge tax breaks to the rich, big pharma and insurance companies - i.e., your donors - at the expense of the American people. Thank God for HEROES like the three Senators who voted "NO" - saving America from a healthcare disaster.

Now, Senators Graham and Cassidy are making a last ditch effort to run an equally - if not worse - bill through before the September 30th deadline.

Again, Senators... are you NOT aware that this bill destroys much of the health care for millions of American people?

Are you further unaware that, you WILL have to face the American electorate for (a) slashing the healthcare for millions of Americans while (b) giving huge tax cuts to those who least need it: the rich, the pharmaceutical and insurance companies?

So, we come to this... what to do? Well, here are 2 options:

(1) Speaker Ryan and Sen. McConnell, come together to craft a bill that gives every American the EXACT SAME healthcare coverage you receive, as paid for by the American people!

Well, that probably won't fly but, you probably can't explain why?

So, option (#2): craft a bill that covers ALL of the American people, from the POTUS and Congress (including their staffs, whom you exempted last time) down to the poorest individuals.

Make it affordable. Make it universal. Protect Medicaid.

Protect Planned Parenthood because, contrary to many FALSE GOP assertions, Planned Parenthood (by law) does not use any federal money for abortions but, DOES provide many health care screenings for millions of women across this country!

Give NO tax breaks to the wealthy, big pharma or insurance co's.

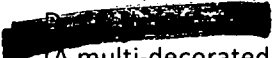
Many countries around the world have already figured this out so, why can't we (you)? Probably because, so many of you are so in-debt to big pharma and the insurance companies, and don't want to risk offending wealthy donors by doing the RIGHT THING FOR AMERICA!

And, again, the cost of this care - contrary to more GOP LIES - would be cheaper than what it costs now!

Thank you for your time. Please DO NOT pass the Graham/Cassidy bill!

Regards,

Mike Taylor


(A multi-decorated 2x Vietnam Veteran)

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Friday, September 22, 2017 1:17 PM
To: gchcomments
Subject: ACA repeal Cassidy/Graham Bill

To Whom It May Concern,

This is no solution. A sloppy plan illegally favoring states over other states. Professionals in the field denouncing this move and asking for practical solutions for ALL AMERICANS.

This is about politics and answering to big money donors.

The bill has zero to do with fiscal responsibility or Americans receiving fair and appropriate affordable health care.

Please stop the passage of this bill

Sincerely,
Les Zunk
Sarasota, FL

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Thursday, September 21, 2017 10:39 PM
To: gchcomments
Subject: GRAHAM/CASSIDY BILL

Sir/Ma'am,

I would like to express my thoughts and total disgust of the Graham/Cassidy bill. This bill is NOT what the American people asked for or need.

What happened to the "PROPER" bill routing procedure??? Where is the CBO score? What about debates, amendments, discussions, or just getting the facts before voting on this death panel? Is our country so partisan, that only one group of people matter? This is crazy. Every person sent to DC in congress was sent there by their constituents. That means all of us, not just one group.

This bill eliminates Medicaid, as we know it, guts pre-existing condition protections, harms vulnerable and mid-to-low income families. This bill is reckless and immoral. It is being rammed through the senate JUST BECAUSE after September 30th they will pretty much be mandated to have to work across the aisle. Healthcare is an American issue - ALL AMERICANS are affected. Therefore, any healthcare plan MUST be formulated on a bipartisan basis. So, what does all this say? Well, it says the people we sent to DC to work on our behalf are only out for their own political gain. Not in it to do what is best for their constituents. Greed and power has taken control and that leads to dictatorship/communism. Definitely NOT why I served over 30 years defending our country - fighting for our freedoms.

Graham/Cassidy needs to be voted down, put in the trash or just burned.

VOTE NO to Graham/Cassidy!!!!

r/
[REDACTED]
[REDACTED]

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Friday, September 22, 2017 2:32 PM
To: gchcomments
Subject: Please vote NO on the Graham-Cassidy bill

My husband and I live in Fort Myers FL. We are hard working self-employed people. Before the ACA the only insurance we could get cost us \$2000 a month with a \$15,000 annual deductible. It had no prescription drug coverage. Every year the rates skyrocketed but we were stuck due to a pre-existing problem. Then the unthinkable happened, 5 years ago my husband got cancer. He needed many surgeries. Not only were we paying the huge premium we now were paying the deductible. My husband is treated in Tampa FL at Moffitt (over 2 hours away) and he no longer can work 6 days a week like he use too. Recovery was hard. We didn't know what we were going to do. We thought we would have to sell our home and use that money for medical bills etc. We never thought this would happen to us.

Then the ACA happened...it was our lifesaver. i believe that without it we would be completely dependent on the government right now. My husband still is fighting cancer and has undergone 7 surgeries and 5 rounds of radiation/chemo. He is a proud man and still works, but not at the pace he once did due to his condition. Our income has been reduced and we do receive a subsidy for our healthcare. We would never be able to afford insurance without it. The peace of mind the ACA has given us is unbelievable. Before the ACA I cried myself to sleep every night over the thought of losing my husband and then wondering if he does survive how will we survive? No American should have to go through this. My husband still has cancer and they tell us it's here for good. He is only 62.

I now have to worry about the Graham-Cassidy Bill and believe it is a step in the wrong direction for everyone. I believe health care is a right for every American. We should be on a one payer system. Just so you know, I was once a life long republican and never thought I would vote for a democrat until this past election. I realize it's ok to change your mind. Have compassion for fellow Americans. At the very least fix the ACA, it saves lives. Don't leave millions uninsured, listen to the AMA and other groups who are specialists in healthcare.

Thank you,

Sandra Konken
[REDACTED]

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Friday, September 22, 2017 2:36 PM
To: gchcomments
Subject: comments on Graham-Cassidy bill for Senate Finance hearing 9-25

On a sunny St Patrick's Day 30 years ago, doctors told my husband and I that our beautiful infant daughter had a complex congenital heart defect. The earth fell out from under us that day, and the world as we knew it forever shifted.

We fought with everything we had, together with our daughter's doctors, to save her life – and her courageous and brilliant doctors did just that with a series of 3 experimental open heart surgeries before she was 3 years old.

What we should not have had to be doing while we were fighting to keep our daughter alive, was to also fight to keep her in health insurance as we suffered through cancellations and denials.

This was before the ACA, and there were **no** protections for someone like my daughter.

This proposed bill eliminates protections for people with preexisting conditions. Our family experienced what happens to real people when insurance companies are permitted to treat people with preexisting conditions differently than those without.

My husband and I have a small business, and we have made health insurance available to our employees for over 30 years.

Things worked pretty well with that for awhile; we and our staff were young and had no health issues, and rates were pretty good. Then our daughter was born. And soon after her first heart surgery, I received a letter from our group insurance company, saying that costs in this large group we were part of had been rising, so the premiums were about to rise significantly. They offered us what they said was a wonderful opportunity, they even made it sound like a gift – everyone with no preexisting conditions could move to a new plan, and they guaranteed the rates would stay stable for awhile. The catch? Those with preexisting conditions – that is, our daughter - would have to stay on the current plan.

As an aside to understand what happened next, there were few rules in the 1980's for how often an insurance company could raise their rates or by how much. Reforms of the 1990's that allowed someone with preexisting conditions to switch to a different group policy if they had no gap in coverage did not then exist either. If you had a preexisting condition in the '80's and lost your insurance, you were locked out. No insurance company would take you.

So our insurance company had effectively created a plan that had only people with preexisting conditions, who had no where else to go.

And then, they began doubling the premiums every 2 months. People like my daughter who were covered on this plan hung on, as long as they could keep paying those premiums. Our daughter's monthly rate rose to 3800 per month – this was in the 1980's. We were hanging on to this cliff by our fingernails, borrowing money to keep going. And then on Valentine's Day, 2 months before our daughter's 2nd open heart surgery was scheduled, we received a cancellation letter from this company: they wrote that though they had tried to keep costs in line in this policy, they were still losing money, and so cancelling the whole thing. (But of course they were losing money, they had only sick people in the plan!) I called our Florida's State insurance office and was told they were legally allowed to do this.

Florida did have a high risk pool then, but it had a 2 year waiting period – for those who could get on, it had low annual and lifetime caps – it was useless for a child needing heart surgery.

We had no where to go.

We had a long saga for 24 years of insurance cancellations and denials, and it is too long a story to tell here.

But I will tell you from our years of living through this, that when you treat people with preexisting conditions differently than those without, the ones with preexisting conditions will be hurt. Some of them can hang on for while and try to work their way through a maze of insurance regulations, borrowing money for rising premiums most of us could never afford,... and some will get sicker,... and some will die. The crazy thing is they will often end up in emergency rooms needing much more expensive care than they would have needed had they been able to stay in health insurance and thus ongoing preventative and maintenance health care.

People with preexisting conditions will be hurt by this bill not only by the permission it gives insurance companies to charge them higher rates. Their lives will also be put at risk because the bill allows

states to waive mandatory coverage of essential health benefits and to reinstate coverage caps. If plans like these are again allowed to be sold, then the only people buying the more expensive comprehensive plans will be those needing health care. Those with preexisting conditions will be segregated from healthy people, and the effect will be the same as it was for our family in the '80s; those comprehensive plans' premiums will spiral higher and higher, and become unaffordable for the very people who need them. Families will be forced into medical bankruptcies, and out of medical care.

My husband and I worked hard, to keep our business going, to find insurance, to pay the policies and medical bills, to keep our daughter alive.

I as a lay person learned to read the fine print of insurance policies and insurance laws late at night while sitting by my daughter's hospital bed – all while I was hoping and praying that she would just live through that night.

The night the gavel went down passing the ACA, I fell to the floor shaking with sobs of relief – for 24 years my husband and I had fought with every part of us to keep health care available for our daughter. And now, I thought, she could never again be denied care.

The **minute** our daughter was born, she had a **lifelong** preexisting condition. 1 in 100 babies are born with Congenital heart defects, the most common of all birth defects, and they all need lifelong specialized health care. My daughter was able to attend graduate school because the ACA ensured she could obtain comprehensive insurance when not yet working, and now post grad school she works full time. She is able to be a full and contributing member of society - as long as she has access to affordable appropriate health care.

My daughter's ability to access the care she needs to have a productive life, the care she needs to live, depends on the protections the ACA has provided.

The ACA's protections and its markets need to be strengthened, and not sabotaged. To do that, bipartisan work is needed, not a bill that every provider and patient organization in America has come out strongly against.

I ask you to think of people like my daughter all across America as you make your decision. Their lives are in your hands.

Sincerely,

Susan Timmins

[REDACTED]

[REDACTED]

[REDACTED]

Wright, Kevin (Finance)

From: Rolfe <laure6252@aol.com>
Sent: Friday, September 22, 2017 2:01 PM
To: gchcomments

Please DO NOT pass the Graham Cassidy Health Care Bill. Millions of Americans will lose their coverage and their current protections.

Senators - please do the right thing!

Thank you,
Lauren Rolfe
Saint Petersburg, FL

For cat and photography lovers, Lauren Rolfe and Arnie Arluke wrote a book called The Photographed Cat: Picturing Human-Feline Ties, 1890-1940. It's available on Amazon and from Syracuse University Press.

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Thursday, September 21, 2017 10:07 PM
To: gchcomments
Subject: Trumpcare

The Cassidy Graham health care solution is opposed by the health insurance industry as well as the vast majority of citizens and business organizations. How can the Republican Senators push this bill through without any real discussions and without understanding the implications? It would be an unconscionable decision for no other reason than a political bad reason.

I implore you to make a rational decision. This is too important and too big of a decision.

Thank you,

Cheryl Jackman
[REDACTED]
[REDACTED]

Sent from my iPhone

Wright, Kevin (Finance)

From: [REDACTED] zonia.carolynn@gmail.com
Sent: Friday, September 22, 2017 2:03 PM
To: gchcomments
Subject: Graham-Cassidy bill

I am writing to oppose this terrible bill. I am an Emergency Physician and know that people suffer without coverage. Also, the majority of bankruptcies are due to Medical costs.

We are the richest nation and we treat people like garbage. If you vote for this you should be deeply ashamed of yourself.

Dr. Carolynn Zonia
[REDACTED]

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Friday, September 22, 2017 2:11 PM
To: gchcomments
Subject: Graham_Cassidy Bill

I am a registered voter from the State of Florida. I am submitting this email as a record of my protest against the Graham-Cassidy healthcare bill that is slated to go up for a vote next week. This bill will do nothing but inflict pain and suffering on the American public. The Senate cannot support this bill. The majority of Americans do not support it, major healthcare care organizations don't support it, a number of governors don't support it, but most importantly, the Senate will not receive a CBO score and as Senator McCain stated, previously, it has not gone through the "Regular Order". The senate should not and cannot support the Graham-Cassidy Bill. It would be criminal to do so.

Harry Price

Volusia County Florida

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Friday, September 22, 2017 1:53 PM
To: gchcomments
Subject: oppose GCH

Dear Sir or Madam,
I think the Graham-Cassidy Healthcare Act is not a good idea. It is bad legislation. Please start over and try again.
Thank you.
Rebecca Hose

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Friday, September 22, 2017 12:37 PM :
To: gchcomments
Subject: I OPPOSE Graham Cassidy

Dear Senators serving on the Senate Finance Committee,

I am writing to voice my absolute opposition to this horrendous cruel despicable bill. This bill is so onerous that you are not even willing to wait until the full ramifications have been evaluated by the CBO. Coverage for pre-existing conditions, affordable health care, and basic medical plan mandatory provisions such as prescriptions, hospitalization, maternity care, mental health, and substance abuse should be the ground floor from which any health care bill should be. Why not just work on improving the ACA? It is flawed but still better than any replacement plan thus far.

My husband owns a small business that always had healthcare as part of their benefit package. Before the ACA, his insurance rates DOUBLED every year or two. It reached a point he had to decide whether to have employees pay in or take the money they were paying as the benefit. He put it to his 75 employees. Every single person chose health care, even though they would now be PAYING in. During that time they sought help from our State Insurance Commissioner who did NOTHING!! After the ACA the exponential rising costs have stabilized!

Health care is THAT important in people's lives. YOU should be taking the time to 1. Personally READ this bill and understand exactly what you are doing to your constituents 2. Wait for the full CBO and 3. Be willing to give up YOUR Senate healthcare package for what you approve for the American People you WORK FOR. Without health care one illness or accident can and has bankrupted people. There is a palpable terror of having a loved one fall ill and not be able to afford treatment or the medicine necessary to save their lives, or to have to lose everything to try to save them.

Even flawed the ACA is light years better than Graham Cassidy. You can pass the buck down to the states and let them do what they want and look the other way but YOU will be signing people death warrants. Health care will be made unaffordable for those with pre-existing conditions. It is not about stupid political parties it is literally life and death. Mothers and their unborn babies will go without maternity care, and more people will suffer without treatment for mental illness, and given the ridiculous high price we pay for prescription drugs compared to most other countries, many lifesaving medicines will be priced out of reach for many if not most.

In what possible light does this serve the American People, not the Insurance donors and drug lobbyists, but the actual people whose lives will be affected?

VOTE NO ON GRAHAM CASSIDY!

Sandra Clinger
[REDACTED]
9/22/17

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Friday, September 22, 2017 7:46 PM
To: gchcomments
Subject: Cassidy Graham Bill

You are a disgrace to the American people if this. I'll passed. We need aid NOW to all our stricken islands and states suffering from the hurricanes. This is how you should be spending your time!

Adrienne Kasheta
Tavernier, Fl

Sent via iPhone

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Friday, September 22, 2017 1:37 PM
To: gchcomments
Subject: healthcare bill

Hello, I live in Miami Beach, FL and I have used the Affordable Care Act (or Obamacare) since its inception. It works perfectly for me, I love my provider (Ambetter Sunshine Health) and my doctor and my monthly premium rate. I am a freelance writer and part time ESL teacher and my income varies year to year but it generally ranges \$20-\$25k.

I have a pre-existing condition. It seems unless you are a newborn that everyone has a pre-existing condition. I cannot afford to be charged higher or be exempt from coverage because of this condition.

Please vote NO to repealing the ACA and NO to any new bill that changes the pre-existing condition clause affecting all Americans who have such a situation.

It's deplorable to even consider changing this clause, or to consider any bill that would ultimately expel millions of Americans from affordable healthcare.

Please do the right thing!

George Durham

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Friday, September 22, 2017 12:38 PM
To: gchcomments
Cc: Joe Fazio; Joey Fazio
Subject: OBAMACARE REPEAL

To whom it may concern,

I am writing request you vote NO on Graham-cassidy bill. I live in Florida and have been blessed to able to afford health insurance through the government subsidies I receive from Obamacare. I have been a small business owner since the age of 21. I am now 54 and due to due to a serious car accident a few years back I have lost everything. Everything but my health insurance coverage thanks to Obamacare. I live in Florida and I applied for medicaid but since I am male w no children I was turned down. I struggle to work from home and to make enough money to keep me qualified for Obamacare. I do not trust the state of Florida to keep the protections for preexisting conditions in force like they currently are. So my personal rates could skyrocket. Also without the 400 dollars a month in subsidies, having insurance at my age would also make my insurance payments completely unaffordable. Obamacare has literally been a life saver for me and many of the people I personally know and care about. I am pretty sure that it's been a life saver for hundreds of thousands of people through out our wonderful country if not many many more.

Cut the partisan bull crap and fix Obamacare. We're the greatest nation in the world and it's time for us to start acting like it. Everyone deserves to live a healthy life, free of the fear of dealing with a sickness or injury because you can't afford to see one. We have the smartest people in the world living in this country. There must be a way to insure everyone so they are free to pursue any career path they choose and not to worry about not having any insurance. Everyone should also not have to worry about having a preexisting condition and becoming uninsurable. My father died of prostate cancer and when he needed insurance the most their was no where to turn before Obamacare. He died prematurely because he couldn't get the coverage he desperately needed. I'm sure many Americans have similar stories before Obamacare. Again, leave partisan politics aside and debate, consult experts, do whatever it takes and **FIX OUR HEALTHCARE SYSTEM**. Everyone regardless of their income level deserves a chance at a healthy life. We claim to be the greatest country on Earth, let's take care of our fellow Americans like we are!

Sincerely,

Joey Fazio

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Friday, September 22, 2017 7:43 PM
To: gchcomments
Subject: No to Graham-Cassidy

This latest attempt to repeal the ACA is un-American and cruel. 32 million lives are at stake. A bi-partisan effort is needed to effectively solve any glitches in the ACA. We must work together using "regular order" as Senator John McCain so aptly put.

Thank you for your kind consideration in this matter.

Sincerely,
Janice Neckes
Miami, FL

Sent from my iPhone

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Friday, September 22, 2017 6:01 PM
To: gchcomments
Subject: Effort to repael ACA

I would like to see a bipartisan Congressional effort to improve the ACA, not repeal it. The Graham Cassidy Bill is shear nonsense and most of congress knows it. Time to start acting like Senators and find a bipartisan way to improve ACA and do the right thing for your constituents.

[REDACTED]
[REDACTED]
Venice, FL 34293

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Saturday, September 23, 2017 12:10 PM
To: gchcomments
Subject: Protect our healthcare. Reject Graham-Cassidy.

Finance Committee,

The newest version of Trumpcare would kick millions of people off of healthcare, devastating working families and rolling back the progress we've made in protecting so many Americans. Also, hidden in this bill—known as Graham-Cassidy—is a \$20 billion tax break for the highly-profitable medical device industry, which has \$230 billion in profits stashed offshore on which it has not paid a dime in U.S. taxes.

In 2009, the Affordable Care Act was reviewed by three different Senate committees, received dozens of hearings and 169 hours of consideration. This week's ONE hearing is an embarrassment and outrage given the life and death matters at stake.

I urge the Senate and the Senate Finance Committee to reject Graham-Cassidy and to protect the healthcare of millions of Americans. It's also time that wealthy corporations pay their fair share in taxes! When they do, we'll be able to invest in our country's future, including healthcare for working families.

Bill Hankins

[REDACTED]
[REDACTED]
[REDACTED]

Wright, Kevin (Finance)

From: [REDACTED] >
Sent: Saturday, September 23, 2017 10:07 AM
To: gchcomments
Subject: Graham Cassidy

To whom it may concern,

Graham Cassidy is an abomination. It's an insult to the American people.

I have a pre existing condition. I had to live without insurance prior to the ACA because I was denied insurance between jobs due to my condition. In the short time I went without insurance, I went from mild to severe.

Thankfully I was able to gain coverage again after the ACA went into place and now I can function again. I'm not well, as there is no cure, but I am managing.

If my insurance were to be taken from me, I would no longer be able to work. My condition crippled me. Some days I can't get out of my bedroom/bathroom. Some days I can't drive my car. My medicines allow me to manage. Without, I couldn't work and would get fired.

I am responsible with my money. I have an 800+ credit score. My student loans are paid off. I work 40+ hours a week. I pay my bills on time. Losing my insurance would rip this all away from me. I would become a drain on society. I would go from using my insurance to be productive to needing government assistance to live.

Our society will be more productive if people can afford their treatments. By giving states the options to opt out of coverage (or pricing out of coverage), you're taking Americans out of a productive economy and forcing them to only take and not give back.

Additionally, thanks to the fear of the government taking away my insurance, I no longer feel like I can start a family. I'm already 30% of the way through my lifetime max if that's reinstated and it wouldn't be responsible to either leave my children with a derelict mother or no mother at all assuming I'd have complications. And what if I were to pass my condition on to my child and now that child has used up a significant portion of their maximum.

Graham Cassidy only harms. It does not provide health care.

Jessica O'Neil
[REDACTED]

Sent from my iPhone

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Friday, September 22, 2017 10:56 PM
To: gchcomments
Subject: Stop the partisan destruction of my health care

I rely on quality, affordable healthcare. Because of this, I oppose the Graham-Cassidy bill. I, like many my age, have a preexisting heart condition. If you allow my state to make a decision on how I or my fellow Sr Citizens are covered, they will have no budget to offer me affordable care. It allows my insurance to choose what they deem reasonable pricing. I would like to see a bipartisan Congressional effort to improve the ACA, not repeal.
Thank you for caring about me, please!

Gretchen Blackstone
Casselberry, Fl

--

Gretchen

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Friday, September 22, 2017 10:30 PM
To: gchcomments
Subject: ACA

My family relies on quality, affordable healthcare. Because of this, I oppose the Graham-Cassidy bill. I would like to see a bipartisan congressional effort to improve the ACA, not repeal it.

Sincerely,

Marjorie Marlin
[REDACTED]

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Saturday, September 23, 2017 12:10 PM
To: gchcomments
Subject: Protect our healthcare. Reject Graham-Cassidy.

Finance Committee,

The newest version of Trumpcare would kick 32 million people off of healthcare, devastating working families and rolling back the progress we've made in protecting so many Americans. Also, hidden in this bill—known as Graham-Cassidy—is a \$20 billion tax break for the highly-profitable medical device industry, which has \$230 billion in profits stashed offshore on which it has not paid a dime in U.S. taxes.

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I urge the Senate and the Senate Finance Committee to reject Graham-Cassidy and to protect the healthcare of millions of Americans. It's also time that wealthy corporations pay their fair share in taxes! When they do, we'll be able to invest in our country's future, including healthcare for working families.

Kathleen Heckler

[REDACTED]
[REDACTED]
Lehigh Acres, Florida 33901

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Saturday, September 23, 2017 12:10 PM
To: gchcomments
Subject: Protect our healthcare. Reject Graham-Cassidy.

Finance Committee,

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Sylvia Beaty

[REDACTED]
[REDACTED]
M [REDACTED]

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Saturday, September 23, 2017 12:10 PM
To: gchcomments
Subject: Protect our healthcare. Reject Graham-Cassidy.

Finance Committee,

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Judith Ford

[REDACTED]
[REDACTED]
[REDACTED]

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Friday, September 22, 2017 10:41 PM
To: gchcomments
Subject: Graham-Cassidy bill.

My family relies on quality, affordable healthcare. Because of this, I oppose the Graham-Cassidy bill. I have a pre-existing conditions: bradycardia and need regular checkups and will soon need a replacement pacemaker I would like to see a bipartisan Congressional effort to improve the ACA, not repeal it.

Sincerely, Carol A Binder

Sarasota, Florida

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Saturday, September 23, 2017 11:10 AM
To: gchcomments
Subject: Graham Cassidy Bill Comments

Dear Senate Finance Committee-

I am writing to let you know that I oppose the Craham-Cassidy bill. I oppose it on many grounds. However, my main point today is that we should not pass a bill that has not been fully debated, fully scored by the CBO and fully read by all Senators voting on it.

Please consider the American people, not Donald Trump's need for passing something, anything. Please consider the American people, who overwhelmingly have said they want healthcare as it is. And please consider making some real changes to improve the Affordable Care Act, which admittedly does have some flaws. (Remember how those flaws got there?)

Thanks for reading my comments and for your work to ensure our country maintains a reasonable stance on all issues...which means working together to find the best (not always the easiest) solution. The American people are strong...we will take the hard choice, if we know that it will make our country kinder and stronger.

Sincerely [REDACTED]

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Saturday, September 23, 2017 12:09 PM
To: gchcomments
Subject: Protect our healthcare. Reject Graham-Cassidy.

Finance Committee,

The newest version of Trumpcare would kick 32 million people off of healthcare, devastating working families and rolling back the progress we've made in protecting so many Americans. Also, hidden in this bill—known as Graham-Cassidy—is a \$20 billion tax break for the highly-profitable medical device industry, which has \$230 billion in profits stashed offshore on which it has not paid a dime in U.S. taxes.

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I urge the Senate and the Senate Finance Committee to reject Graham-Cassidy and to protect the healthcare of millions of Americans. It's also time that wealthy corporations pay their fair share in taxes! When they do, we'll be able to invest in our country's future, including healthcare for working families.

madonna lennon
[REDACTED]
[REDACTED]
[REDACTED]

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Saturday, September 23, 2017 10:21 AM
To: gchcomments
Subject: Graham-Cassidy Bill

Our son relies on affordable quality insurance. He is in remission from stage 4 cancer, a preexisting condition for other insurance plans. I am for BI PARTISAN CONGRESSIONAL Effort to improve the ACA.... NOT REPEAL IT.

Suellen Dian

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Saturday, September 23, 2017 12:09 PM
To: gchcomments
Subject: Protect our healthcare. Reject Graham-Cassidy.

Finance Committee,

The newest version of Trumpcare would kick 32 million people off of healthcare, devastating working families and rolling back the progress we've made in protecting so many Americans. Also, hidden in this bill—known as Graham-Cassidy—is a \$20 billion tax break for the highly-profitable medical device industry, which has \$230 billion in profits stashed offshore on which it has not paid a dime in U.S. taxes.

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Joseph Baker

[REDACTED]
[REDACTED]
[REDACTED] Florida 33313

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Saturday, September 23, 2017 11:08 AM
To: gchcomments
Subject: Vote NO on Health Care Bill

Stop screwing up our right to health care!!

Remember we can vote you out if office!

Nancy Abend
Daytona Beach
32114

Wright, Kevin (Finance)

From: Bob Reynolds <info@actionnetwork.org>
Sent: Saturday, September 23, 2017 12:07 PM
To: gchcomments
Subject: Protect our healthcare: Reject Graham-Cassidy.

Finance Committee,

The newest version of Trumpcare would kick 32 million people off of healthcare, devastating working families and rolling back the progress we've made in protecting so many Americans. Also, hidden in this bill—known as Graham-Cassidy—is a \$20 billion tax break for the highly-profitable medical device industry, which has \$230 billion in profits stashed offshore on which it has not paid a dime in U.S. taxes.

In 2009, the Affordable Care Act was reviewed by three different Senate committees, received dozens of hearings and 169 hours of consideration. This week's ONE hearing is an embarrassment and outrage given the life and death matters at stake.

I urge the Senate and the Senate Finance Committee to reject Graham-Cassidy and to protect the healthcare of millions of Americans. It's also time that wealthy corporations pay their fair share in taxes! When they do, we'll be able to invest in our country's future, including healthcare for working families.

Bob Reynolds

[Redacted signature block]

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Saturday, September 23, 2017 11:05 AM
To: gchcomments
Subject: Health Care - Vote No!!

Health care is a right for everyone.... Just as elected officials feel its "their right" to use tax payer dollars to spend millions of dollars flying around the country side.

Which one saves the lives who vote you into office? You are raping the public!

We deserve Affordable health care! Health care should not be a commodity that the privileged make millions of dollars from. Think of the Rick Scott scandal and others defrauding healthcare.

Vote down the mess you are creating and get to work making the Affordable Care Act better for everyone.

Your constituents have the right to have it! We shouldn't have to earn it!!

Nancy Abend
[REDACTED] FL
32114

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Saturday, September 23, 2017 12:10 PM
To: gchcomments
Subject: Protect our healthcare. Reject Graham-Cassidy.

Finance Committee,

The newest version of Trumpcare would kick 32 million people off of healthcare, devastating working families and rolling back the progress we've made in protecting so many Americans. Also, hidden in this bill—known as Graham-Cassidy—is a \$20 billion tax break for the highly-profitable medical device industry, which has \$230 billion in profits stashed offshore on which it has not paid a dime in U.S. taxes.

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I urge the Senate and the Senate Finance Committee to reject Graham-Cassidy and to protect the healthcare of millions of Americans. It's also time that wealthy corporations pay their fair share in taxes! When they do, we'll be able to invest in our country's future, including healthcare for working families.

Judith Rowland

[REDACTED]
[REDACTED] n
[REDACTED]

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Friday, September 22, 2017 10:50 PM
To: gchcomments
Subject: Health Care

Please allow more input and bipartisan discussion and CBO score

Paul Laura
Jensen Beach, Florida

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Saturday, September 23, 2017 11:00 AM
To: gchcomments
Subject: Graham Cassidy Bill

Sent from my iPhone. Please vote no on this bill. It would be a disaster for my family because of pre-existing conditions. I am Fran [REDACTED] Florida 2018

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Saturday, September 23, 2017 10:31 AM
To: gchcomments
Subject: Reject Graham-Cassidy

Every developed nation in the world ensures affordable healthcare. There is no excuse for continuing to play these games with the ACA. Frankly, the Republicans are just embarrassing themselves at this point.

And don't tout the merits of the free market as a solution to healthcare affordability. We've already had this before, and it created more problems than it solved.

I'm happy to be a healthy (so far) person who contributes to a system that helps keep less fortunate Americans healthy. And there are millions others just like me.

I have had independent insurance both before and after the ACA. And I've had marketplace insurance in both NY and FL. The quality of insurance is better since the ACA, and it's better in states that fully embrace and fund the system.

I could not get maternity coverage on the free market before the ACA and had to make really sure I didn't get pregnant. Not family values.

My brother, a small business owner, could not afford insurance before the ACA. Since the ACA, he's received life saving care that he probably wouldn't have sought out before.

As a freelancer and the only American employee of a German company, I have relied on the independent insurance market for coverage. But being independent of an regular employee has allowed me to find good paying work with flexible hours so I'm always available to take care of my daughter if she is sick or has a school performance. I represent the future of the workforce. Tying insure to employers is archaic and inefficient in today's world.

Simplifying medical costs, making them more transparent, bringing down the cost of treatments and prescriptions, covering more people so the uninsured don't need to use the emergency room as primary care, ensuring that no one goes bankrupt from medical costs, ensuring that those with preexisting conditions are affordably covered: these are the true issues that need to be addressed. And the result will have positive effects on wellbeing, productivity, and the economy.

I beg you to let the current bi-partisan study go forward. Otherwise you're just risking lives to play politics. Which is despicable.

Thank you,
Wava Carpenter

[REDACTED]

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Friday, September 22, 2017 5:42 PM
To: gchcomments
Subject: Oppose GC bill (Johnson City, TN)

Our family relies on quality, affordable healthcare. Because of this, I oppose the Graham-Cassidy bill. We are current ACA health insurance customers who work part time at present. We would like to see a bipartisan Congressional effort to improve the ACA, not repeal it.

Sincerely,

Mark and Donna McCalmans

Johnson City, FL

[REDACTED]

Wright, Kevin (Finance)

From: Lisa Chapman
Sent: Friday, September 22, 2017 5:32 PM
To: gchcomments
Subject: I Oppose the Graham-Cassidy Bill

My family rely/relies on quality, affordable healthcare. Because of this, I oppose the Graham-Cassidy bill. My story with pre-existing conditions of high blood pressure and a leaky heart valve and my husband's pre-existing conditions of high cholesterol and a rising PSA score means this bill will prevent us from purchasing affordable health care and could lock us out of the insurance market. I would like to see a bipartisan Congressional effort to improve the ACA, not repeal it.

Sincerely,

Lisa Chapman

New Smyrna Beach, Florida

Sent from my iPad

Wright, Kevin (Finance)

From: Cheryl Redman [mailto:cherylredman@yahoo.com]
Sent: Saturday, September 23, 2017 1:16 PM
To: gchcomments
Subject: Graham Cassidy Bill Must Not Pass

Please do not pass this bill. My husband has COPD and without insurance coverage, will not be able to afford the life saving medicines. My best friend was just diagnosed with breast cancer and cannot afford treatment without insurance. My nephew has asthma, my brother in law has heart problems. All of these people are hard working, middle class Americans. They are fathers and grandfathers, a mother and grandmother, a young man just out of college starting his career. This is just a few of the people that I know and love. Please believe me there are many, many more I could list. Health care should not be only for the wealthy. You shouldn't have to go into financial ruin to pay for your health care.

Sincerely,
Cheryl Redman
Lutz, Florida

Sent from Yahoo Mail on Android

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Friday, September 22, 2017 7:44 PM
To: gchcomments
Subject: Graham-Cassidy Healthcare bill

This is a bad bill. You are putting our access to healthcare on the auction block every 2-4 years in every red state. Insurance companies will donate millions to politicians to influence state rules regarding the essential health benefits, leading to exorbitant premiums for those of us with pre-existing conditions. You are asking us to trust our healthcare with the very states that refused to take the Medicaid expansion! They have already proven they don't care about the people. We need a stable, affordable healthcare system. This isn't it!

Cynthia McLaughlin

Sent from my iPad

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Friday, September 22, 2017 6:00 PM
To: gchcomments
Subject: Graham-Cassidy Bill NO NO NO

The Graham-Cassidy Bill is a travesty for the nation, especially for our most vulnerable citizens. The strength of our country lies in the compassion we show to our citizens, and this bill is the antithesis of compassion. Please, please consider those with pre-existing conditions, those living in poverty, and all of our fellow Americans who need affordable healthcare to survive. If the Republican Party claims to be Pro-Life, it cannot in good conscience support a bill that would be a death sentence to so many of its constituents.

Kill the bill, not Americans.

Ashley Johnson
Voter in Jacksonville, FL

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Saturday, September 23, 2017 12:02 PM
To: gchcomments
Subject: Protect our healthcare. Reject Graham-Cassidy.

Finance Committee,

The newest version of Trumpcare would kick 32 million people off of healthcare, devastating working families and rolling back the progress we've made in protecting so many Americans. Also, hidden in this bill—known as Graham-Cassidy—is a \$20 billion tax break for the highly-profitable medical device industry, which has \$230 billion in profits stashed offshore on which it has not paid a dime in U.S. taxes.

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I urge the Senate and the Senate Finance Committee to reject Graham-Cassidy and to protect the healthcare of millions of Americans. It's also time that wealthy corporations pay their fair share in taxes! When they do, we'll be able to invest in our country's future, including healthcare for working families.

Lawrence Logue
[REDACTED]
[REDACTED]
[REDACTED]

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Saturday, September 23, 2017 10:41 AM
To: gchcomments
Subject: ACA

Dear Madam, Sir:

My family relies on quality, affordable healthcare. Because of this, I oppose the Graham-Cassidy bill. My story with Medicaid, pre-existing conditions, disabilities, affordability is centered around my 70-yr old husband and his chronic neurological and cardiac conditions as well as my 97-yr old father's cardiac and age-related conditions. It's hard enough, right now, to make this work and being on Medicare, too. Please do not take any more away from us. I would like to see a bipartisan Congressional effort to improve the ACA, not repeal it.

Sincerely,

Christine Schmidt

Orlando, Florida 32819

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Saturday, September 23, 2017 1:33 PM
To: gchcomments
Subject: Graham-Cassidy bill

I am writing because I strongly oppose the Graham-Cassidy bill.

In my 30-year career, I have worked as a Certified Nurse-Midwife and Family Nurse Practitioner. I have delivered babies, taken care of hospice patients at the end of life, and everything in between. I have worked in under served rural health clinics, inner city hospitals, private practices, and have volunteered at free clinics. At no time in the past 30 years have I seen anything else in U.S. health care that has done as much good as the Affordable Care Act. It is not perfect, by any means, but it is a significant improvement over the prior state of affairs. I have seen the lives of so many patients benefit under the ACA.

I would like to see a bipartisan Congressional effort to improve the ACA, not repeal it.

Sincerely,

[REDACTED]
[REDACTED]
[REDACTED]

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Friday, September 22, 2017 5:11 PM
To: gchcomments
Subject: Affordable Care Act Repeal

I'm so lucky I have Medicare and a supplementary policy to cover my health care. But so much of my own life has been determined by the need for health care before I was Medicare eligible. I worried about pre-existing conditions, about expenses I couldn't afford. I remember balancing the decision whether I could afford to take a sick child to the doctor with grocery bills. Was my child sick enough? How sick is sick enough?

Now my own children and grandchildren need quality, affordable healthcare as do millions of other families. No one should have to choose between eating and a doctor visit. No one should have to decide how high a child's fever must go before an expensive trip to the doctor is warranted.

Because of this, I strongly oppose the Graham-Cassidy bill. My husband is a minister and I'm a writer, both considered self-employed, both serving our fellow citizens, not living off them. If you've never had the opportunity to find coverage as someone who is self-employed, someone with the simplest pre-existing conditions, I'd advise you to give this a try. Then you might understand the anguish your bill will cause so many people.

It's way past time to put party labels behind us. You serve both Democrats and Republicans. The Republican party's zeal to abolish everything President Obama did in his two terms—for which he was duly elected by a majority of voters—is shameful. It's time to worry about your constituents, not your party ties or those very wealthy donors whose opinions you cherish and who, too often, pull party strings. I would like to see a bipartisan Congressional effort to improve the ACA, not repeal it.

Wouldn't Graham-Cassidy look great on a bipartisan bill that improves what we already have, and what a majority of the people you serve want to keep and fix?

We have so many serious issues facing this country. Stop trying to repeal Affordable Care. And please get busy and address those many other problems that really must be addressed. Think of all the time that's been wasted, plus all the dollars. No more!

Sincerely,

Emilie Richards McGee

Osprey, FL. 34229

Wright, Kevin (Finance)

From: [REDACTED]@att.net >
Sent: Saturday, September 23, 2017 1:35 PM
To: gchcomments
Subject: Graham-Cassidy

U.S. Senator for Florida, Marco Rubio

U.S. Senator for Florida, Marco Rubio

My name is Sandy Archard. My daughter is Schaefer Archard and attends a progressive program at OCA in Winter Park. OCA stands for Opportunity, Community and Ability and it offers Behavior therapy, recreation programs, adult vocational training, summer and holiday camps as well as after-school programs for individuals with special needs.

Its programs are funded predominantly through Florida's CDC+ monies which are Medicaid Waiver monies from the Medicaid program that will be greatly impacted by any block grants, cuts or caps as proposed in the Graham-Cassidy bill.

I have worked so hard to support my child so that he/she can be part of our community and do not want to see that go away or be forced to make a decision about an institutional setting.

We respectfully request that you oppose the Graham-Cassidy bill and oppose any cuts or caps to Medicaid, on behalf of my son/daughter.

Sincerely,

Sandy Archard

[REDACTED]

[REDACTED]

[REDACTED]

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Friday, September 22, 2017 5:15 PM
To: gchcomments
Subject: Affordable Care Act

I would like to see a bipartisan committee Work together to modify ,not eliminate, The Affordable Care Act . There are good parts that are extremely Beneficial, and it would be catastrophic To to not have that coverage . It's time To work together.

Thank you ,
Barbara Sirkin
Miami ,Florida

Sent from my iPhone

Wright, Kevin (Finance)

From: [Redacted]
Sent: Friday, September 22, 2017 4:58 PM
To: gchcomments
Subject: ACA / Healthcare

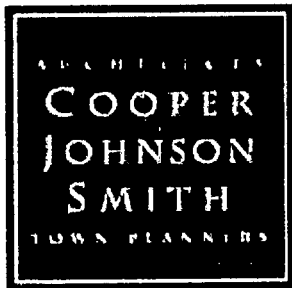
My husband relies on quality, affordable healthcare. Because of this, I oppose the Graham-Cassidy bill. My story with [Medicaid, pre-existing conditions, disabilities, affordability, etc.] is:

My Husband has had open heart surgery and even though our ACA premiums and deductibles are high we are grateful to have coverage and fearful that the repeal of the ACA will cause him to lose insurance coverage!

I would like to see a bipartisan Congressional effort to improve the ACA, not repeal it.

Sincerely,

Nancy L. Marshall
Business Manager



CLICK IT!



The information transmitted in this message, including any attachments, is intended only for the person to whom or entity to which it is addressed and may contain confidential and/or privileged material. Any review, retransmission, dissemination or other use of this information by persons or entities other than the intended recipient is prohibited. If you received this message in error, please contact Cooper Johnson Smith by telephone (813) 273-0034 and then delete and destroy all copies of the material immediately. Thank you.

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Friday, September 22, 2017 1:11 PM
To: gchcomments
Subject: Support People with Disabilities!

To whom it may concern,

The proposed Graham-Cassidy health care bill will be so hurtful to Americans in so many ways. We hope you will do everything in your power to oppose this bill!

My daughter Angela will directly be impacted. She is a beautiful twenty year old college student. She also has autism, cerebral palsy, epilepsy and learning disabilities. She is medically complicated.

She has pre-existing conditions that will make it difficult and burdensome to get health insurance in her adult life if this bill is passed. Managing her special needs is stressful. Not having her basic health needs attended to would make her life incredibly more difficult.

We should not be facing a future without basic health care for Americans. Please help!

Rori Becker
[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Saturday, September 23, 2017 11:56 AM
To: gchcomments
Subject: Graham-Cassidy Bill

My family relies on quality, affordable healthcare. Because of this, I oppose the Graham-Cassidy bill. Our story with pre-existing conditions is this. My husband suffered from a stroke 4 years ago. He has good health care now. Getting the followup treatment he needs has been a god send. It would be very scary and devastating if companies were allowed to eliminate coverage for this pre-existing condition. I am thinking of all Americans who have suffered from heart disease, cancer and many other illnesses. It seems so unfair for a company to deny coverage to treat these patients should they have to change insurance. I would like to see a bipartisan Congressional effort to improve the ACA, not repeal it. Repealing Obamacare is all about politics not about the healthcare the American people need.

Sincerely,

[REDACTED]

Fort Myers, FL 33908

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Saturday, September 23, 2017 12:07 PM
To: gchcomments
Subject: Protect our healthcare. Reject Graham-Cassidy.

Finance Committee,

The newest version of Trumpcare would kick 32 million people off of healthcare, devastating working families and rolling back the progress we've made in protecting so many Americans. Also, hidden in this bill—known as Graham-Cassidy—is a \$20 billion tax break for the highly-profitable medical device industry, which has \$230 billion in profits stashed offshore on which it has not paid a dime in U.S. taxes.

In 2009, the Affordable Care Act was reviewed by three different Senate committees, received dozens of hearings and 169 hours of consideration. This week's ONE hearing is an embarrassment and outrage given the life and death matters at stake.

I urge the Senate and the Senate Finance Committee to reject Graham-Cassidy and to protect the healthcare of millions of Americans. It's also time that wealthy corporations pay their fair share in taxes! When they do, we'll be able to invest in our country's future, including healthcare for working families.

Sherron Roberts
[REDACTED]
[REDACTED]
oviedo, Florida [REDACTED]

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Saturday, September 23, 2017, 11:05 AM
To: gchcomments
Subject: Protect our healthcare. Reject Graham-Cassidy.

Finance Committee,

The newest version of Trumpcare would kick 32 million people off of healthcare, devastating working families and rolling back the progress we've made in protecting so many Americans. Also, hidden in this bill—known as Graham-Cassidy—is a \$20 billion tax break for the highly-profitable medical device industry, which has \$230 billion in profits stashed offshore on which it has not paid a dime in U.S. taxes.

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I urge the Senate and the Senate Finance Committee to reject Graham-Cassidy and to protect the healthcare of millions of Americans. It's also time that wealthy corporations pay their fair share in taxes! When they do, we'll be able to invest in our country's future, including healthcare for working families.

Rose Bonifay

[REDACTED]
[REDACTED]
[REDACTED]

Wright, Kevin (Finance)

From: Claudia Morrison <33903@gmail.com>
Sent: Friday, September 22, 2017 5:46 PM
To: gchcomments
Subject: Re: ACA

I referred to the bill as Lindsay Graham , I guess that now it is the Graham Cassidy plan. At any rate I ask that effort be made to fix ACA, stop calling it OBama care and vote no in this shady bill.

Thank you
Claudia Morrison

Sent from my iPhone

> On Sep 22, 2017, at 5:39 PM, Claudia Morrison <33903@gmail.com> wrote:

- >
- > Members of my family depend on the ACA for their Healthcare.
- > I implore you to work on fixing the ACA and think about all those who will be hurt by the Lindsay Graham bill that you are trying to pass.
- > All lives matter.
- > Thank you
- > Claudia Morrison
- > 33903
- >
- > Sent from my iPhone

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Saturday, September 23, 2017 1:30 PM
To: gchcomments
Subject: Graham Cassidy

My name is Sandy Archard. My daughter is Schaefer Archard and attends a progressive program at OCA in Winter Park. OCA stands for Opportunity, Community and Ability and it offers Behavior therapy, recreation programs, adult vocational training, summer and holiday camps as well as after-school programs for individuals with special needs.

Its programs are funded predominantly through Florida's CDC+ monies which are Medicaid Waiver monies from the Medicaid program that will be greatly impacted by any block grants, cuts or caps as proposed in the Graham-Cassidy bill.

I have worked so hard to support my child so that he/she can be part of our community and do not want to see that go away or be forced to make a decision about an institutional setting.

We respectfully request that you oppose the Graham-Cassidy bill and oppose any cuts or caps to Medicaid, on behalf of my son/daughter.

Sincerely,

Sandy Archard

[REDACTED]

[REDACTED]



Sent from my iPhone

Wright, Kevin (Finance)

From: Ronald Hammersley
Sent: Saturday, September 23, 2017 12:05 PM
To: gchcomments
Subject: Protect our healthcare. Reject Graham-Cassidy.

Finance Committee,

The newest version of Trumpcare would kick 32 million people off of healthcare, devastating working families and rolling back the progress we've made in protecting so many Americans. Also, hidden in this bill—known as Graham-Cassidy—is a \$20 billion tax break for the highly-profitable medical device industry, which has \$230 billion in profits stashed offshore on which it has not paid a dime in U.S. taxes.

In 2009, the Affordable Care Act was reviewed by three different Senate committees, received dozens of hearings and 169 hours of consideration. This week's ONE hearing is an embarrassment and outrage given the life and death matters at stake.

I urge the Senate and the Senate Finance Committee to reject Graham-Cassidy and to protect the healthcare of millions of Americans. It's also time that wealthy corporations pay their fair share in taxes! When they do, we'll be able to invest in our country's future, including healthcare for working families.

Ronald Hammersley
[REDACTED]
[REDACTED]

Palm Bay, Florida 32907

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Saturday, September 23, 2017 12:09 PM
To: gchcomments
Subject: Protect our healthcare. Reject Graham-Cassidy.

Finance Committee,

The newest version of Trumpcare would kick 32 million people off of healthcare, devastating working families and rolling back the progress we've made in protecting so many Americans. Also, hidden in this bill—known as Graham-Cassidy—is a \$20 billion tax break for the highly-profitable medical device industry, which has \$230 billion in profits stashed offshore on which it has not paid a dime in U.S. taxes.

In 2009, the Affordable Care Act was reviewed by three different Senate committees, received dozens of hearings and 169 hours of consideration. This week's ONE hearing is an embarrassment and outrage given the life and death matters at stake.

I urge the Senate and the Senate Finance Committee to reject Graham-Cassidy and to protect the healthcare of millions of Americans. It's also time that wealthy corporations pay their fair share in taxes! When they do, we'll be able to invest in our country's future, including healthcare for working families.

William Fisk

[REDACTED]
[REDACTED]
Palm Bay, Florida 32905

Wright, Kevin (Finance)

From: J [REDACTED] 58@yahoo.com
Sent: Friday, September 22, 2017 6:09 PM
To: gchcomments
Subject: Graham-Cassidy Bill

My family relies on quality, affordable healthcare. Because of this, I oppose the Graham-Cassidy bill. My mother is 93 years old and relies on Medicare for her healthcare. She has dementia and it's a heartbreaking disease to watch a loved one deteriorate. She deserves quality healthcare. Let's all take a moment and imagine our (your) mother suffer from this and have no support. I would like to see a bipartisan Congressional effort to improve the ACA, not repeal it. Let's not be heartless.

Sincerely, Jerry Langley
Orange City, FL

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Saturday, September 23, 2017 8:18 AM
To: gchcomments
Subject: "The new affordable care act"

Script: I/my family rely/relies on quality, affordable healthcare. Because of this, I oppose the Graham-Cassidy bill. My story with [Medicaid, pre-existing conditions, disabilities, affordability, etc.] is... I would like to see a bipartisan Congressional effort to improve the ACA, not repeal it.

Sincerely,

Christine Nevins

Sebastian, FL

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Saturday, September 23, 2017 2:02 PM
To: gchcomments
Subject: Graham Cassidy

My family relies on quality, affordable health care. Because of this, I oppose the Graham Cassidy bill.

My husband and I are self-employed and were very unhappy with the pre-Obamacare individual market. In 2011, before Obamacare, we changed insurance companies, looking for a better deal. I had been taking Celexa for depression for 7 years. Because depression was considered a pre existing condition and since I was feeling fine, I decided to wean myself off of the drugs. I went into a deep, suicidal depression, but effectively had no insurance to cover it despite paying hundreds of dollars every month. we wound up paying about \$1000 out of pocket just to get the medication I needed prescribed again, there were several occasions where I felt like I needed to go to the hospital but could not because it would not be covered. I terrified my husband and teenage son, who basically had to keep me alive through this ordeal until I was able to find a drug combination that brought me back to normal.

Every time another ACA repeal comes up, I stop sleeping and enter panic mode at the thought of ever going through that again. I live in Florida and have very little faith that Rick Scott will stand up to the insurance companies and protect me.

I would like to see a bipartisan congressional effort to improve the ACA, not destroy it.

Thank you,

[REDACTED]
Boca Raton, Florida

Wright, Kevin (Finance)

From:

Sent:

To:

[REDACTED]
Friday, September 22, 2017 5:06 PM

gchcomments

My family relies on quality, affordable healthcare. Because of this, I oppose the Graham-Cassidy bill. I would like to see a bipartisan Congressional effort to improve the ACA, not repeal it.

Sincerely,

Professor Kathryn Freeman

[REDACTED]

[REDACTED]

[REDACTED]

Wright, Kevin (Finance)

From: [REDACTED] >
Sent: Saturday, September 23, 2017 8:33 AM
To: gchcomments
Subject: Please Oppose the Graham-Cassidy Plan

Dear Chairman Hatch and Ranking Member Wyden:

Rare disease patients and their families rely on the patient protections that the Senate is considering eliminating by passing the Graham-Cassidy plan. Specifically, this legislation brings back annual and lifetime caps, limitless out-of-pocket costs, and inadequate coverage by rolling back essential health benefits. This bill would also allow insurers to discriminate against rare disease patients by charging them premiums based upon their health status, thus pricing them out of the market.

In addition, rare disease patients and their families rely on Medicaid for life-sustaining and life-saving care. Under the Graham-Cassidy plan, federal funding of Medicaid would be substantially weakened by per capita caps and block grants, resulting in states potentially delaying or outright refusing coverage for necessary care.

I am asking you to stand up for the rare disease community by opposing the Graham-Cassidy plan.

Thank you for your time and consideration.

Mrs. Latoya Christopher
[REDACTED]
[REDACTED]
[REDACTED]

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Friday, September 22, 2017 5:06 PM
To: gchcomments
Subject: Graham-Cassidy Opposition

My family and friends rely on quality, affordable healthcare. Because of this, I oppose the Graham-Cassidy bill. With pre existing conditions, my family members would not be able to afford the higher premiums and expensive drugs. I would like to see a bipartisan Congressional effort to improve the ACA, not repeal it.

Sincerely,

Marilyn Burch

Ft Myers, FL

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Friday, September 22, 2017 5:25 PM
To: gchcomments
Subject: My Healthcare Story - Asthma, Celiac, and Ovarian Cysts

If it weren't for healthcare, I may not have lived past toddlerhood. I definitely would not be living the life I have today. The following story is long, but I hope you will find it useful.

When I was two, I began experiencing what my doctors called "twitchy lungs." A precursor to full-blown asthma, I would gasp and wheeze. It took years to find a treatment that worked for me, and I am lucky that the Cleveland Clinic was tireless in their search for a good regimen for me. I clearly remember spending time in front of the TV, a hospital-borrowed nebulizer mask over my face, after one of dozens of asthma attacks. I spent long nights sleeping in the bathroom as the shower ran hot, creating a steamy sauna to ease my breathing. Eventually, we found a treatment that worked best for me, but it was trial and error, and there were many doctors visits and hospital stays in the meantime. If my parents had not had insurance to cover my ER visits, longterm therapy, and medication, I don't know what would have happened to me. Because of the ACA, my inhaler is affordable, and it saves my life.

That's not hyperbole; asthma literally kills people who cannot afford their medication.

My asthma was closely linked to my terrible allergies - pretty much anything you can be allergic to, I am, including celery. That's right; I am basically allergic to water! Again, good insurance saved the day; I was able to go to an allergist who administered immunotherapy injections twice weekly. As my allergies improved, we got a better handle on my asthma.

When I was 11, the doctors who had diagnosed my sister with Celiac Disease nine years prior (her story is another "yay for insurance!" story, but it's hers to tell. She was diagnosed at 18 months old and would have died of malnutrition without the diagnosis) discovered that the disease was hereditary. After our entire family underwent blood tests (once more covered by insurance), I underwent an endoscopy to confirm the diagnosis. The thing is, Celiac is relatively inexpensive to "treat" - you avoid gluten and don't spend too much on gluten free baked products, which are often five times the price of their normal gluteny counterparts. But the cost of diagnosis was, I'm sure, quite expensive. Once more, my parents' excellent insurance gave them the freedom to test themselves and each of their children for the disease, and to allow my sister I to lead full, healthy lives post-diagnosis.

These two experiences would have been enough to last me a lifetime and give me plenty of health worries, but that wasn't where my health concerns ended. When I was 14, I began experiencing debilitating pain in my abdomen and three straight months of heavy bleeding. I could feel a mass in my side, but at the time I didn't know what I was feeling. On my 15th birthday, my mom brought me to a gynecologist. It was the worst birthday I can ever remember having - after a pelvic exam and two ultrasounds, the doctor told us I had a growth on one of my ovaries that was roughly the size of a softball. The growth was thick enough that the doctor worried it might not be a cyst, but a tumor.

I was sent to Moffitt Cancer Center in Tampa, FL. I can't imagine the stress and fear my parents must have been experiencing, but they were calm and reassuring at the time. I never knew they were scared. They must have gotten some peace of mind from knowing insurance was helping to cover these appointments. All parents should be able to afford to take their bleeding daughter to a specialist.

Luckily, my appointment at Moffitt had a positive outcome; the growth had shrunk on its own, and the doctors were now sure it was just a cyst. Still, the non-stop bleeding and pain were present and intense, so I was prescribed birth control. Within a week or so, my symptoms abated. I was able to resume playing volleyball and seeing friends. I was able to return to school. This entire process was more costly than I can imagine, and my parents were lucky to have the money to foot the bill, but they were also lucky to have excellent insurance to help ease the strain.

Over the next few years, my birth control costs fluctuated. Sometimes it cost as much as \$84/month, sometimes as little as \$40. After the ACA was passed, my birth control was free. Because going off the pill is not an option for me, I often made sacrifices to pay for it when it was the most expensive. Insurance-covered birth control gives me the freedom to live fully, and it gives my husband and me peace of mind. Keeping that \$40 a month gave me spending money, which I put to good use by donating some of it to charities, and putting some in savings. It seems like a drop in the bucket, but it makes a difference.

I have health problems. I need insurance to live a full and healthy life. But I am not a drain on society. I am a teacher. I have a Bachelor's and Master's degree. For 7 years I taught 8th grade English, and now I mentor and coach teachers from grades K-8. I coach volleyball and mentor students. I run marathons. I donate the little extra money I can to worthy causes, and I am an active advocate for marginalized communities. I deserve to live this life, and I deserve the medications I take that allow me to live it. No one should be punished for being sick; being sick is not something we can control, and it does not have to ruin our lives. Insurance makes living beyond our illnesses possible.

Any healthcare bill that seeks to slash funds, raise premiums, or refuse coverage to those with pre-existing conditions isn't about healthcare at all. It's about punitive punishment for people who don't have money, and it's about lining the pockets of people who are so blinded by greed they've lost sight of why they got into politics. That's worse than simply being unjust; it's unAmerican.

Thank you for taking the time to read my story.

Alison Kearney, age 31
Fort Myers, FL

--
-Alison Kearney-
xx

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Saturday, September 23, 2017 8:58 AM
To: gchcomments
Subject: Health care bill

I want you to know that my husband, my family and I oppose the bill you have presented. My husband and I are seniors. I have two sons that are diabetics which would make them have pre-existing condition should, God forbid, they lose their insurance for some reason and not be able to get it back. I have a great-granddaughter with a pre-existing condition. She is five. How will this Bill affect her through her lifetime?

What I really don't understand is this. Why it is so hard for the Republican Party to see this as a pro-life issue. I sometimes hear this party called the pro birth party rather than the pro-life party because of all that you do to try to fail people once they are alive. Jesus died to save us not money.

I also don't understand, since we are one of the most affluent countries in the world, why having a healthy country with healthy workers is not part of making America great again?

Senator Alexander is working with the Democrats to get a bipartisan bill that will pass because it will be a bill it will be approved out by most Americans. Two of the governors are working on a bill that would most likely pass because it would include solutions that the states need.

Are you only doing this bill as it is for the reasons stated by Senator Grassley? We need to have a bill.

Margaret Lanning
[REDACTED]
[REDACTED]
[REDACTED]

Sent from Yahoo Mail on Android

Wright, Kevin (Finance)

From: Cathy D'Angelo <crowneat@gmail.com>
Sent: Friday, September 22, 2017 4:43 PM
To: gchcomments
Subject: Graham-Cassidy health care bill

I believe in quality, affordable healthcare for all Americans. Because of this, I oppose the Graham-Cassidy bill. My daughter was born with rheumatoid arthritis and we have had to worry about pre existing conditions and insurance caps her whole life. It is time to have a bipartisan Congressional effort to improve the ACA, not repeal it. We are only as strong as the weakest among us

Sincerely,

Cathy D'Angelo

~~145 Ocean Drive Apt 401~~

Juno Beach, Florida 33408

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Saturday, September 23, 2017 8:59 AM
To: gchcomments
Subject: repeal of ACA

I ask that the Graham/Cassidy bill be denied. It is being rammed through without it's economic impact being fully assessed, with an easing of pre-existing protections, and with predicted huge increases in costs for seniors. In addition, this bill will drastically reduce medicaid funding for those that need it most.

Instead, the legislature needs to work on fixing the ACA by fully funding it and by making sure that the enrollment period is adequately promoted and it's website is up and running during that enrollment period.

Teresa Cohen, RN
Lake Mary, Florida

Wright, Kevin (Finance)

From: [REDACTED]@gmail.com>
Sent: Friday, September 22, 2017 4:55 PM
To: gchcomments
Subject: Voter opinion on Graham-Cassidy

Dear Senators,

My family rely/relies on quality, affordable healthcare. Because of this, I oppose the Graham-Cassidy bill. My story with [Medicaid, pre-existing conditions, disabilities, affordability, etc.] is... I would like to see a bipartisan Congressional effort to improve the ACA, not repeal it.

Sincerely, Riley Arthur

North Palm Beach, FL

Wright, Kevin (Finance)

From: Jane Lee Design LLC <jane.lee.design@janeleedesign.com>
Sent: Saturday, September 23, 2017 8:46 AM
To: gchcomments
Subject: Graham-Cassidy Bill Hearing

Graham-Cassidy Bill Hearing

Date of the Hearing: September 25, 2017

Jane McCarthy
3931 S. Trapani Drive
Saint Augustine, FL 32092

Vote No on Graham-Cassidy bill. As an independent small business owner my health care has to be affordable. I must have coverage for those who depend on me to provide it.
My husband has a pre-existing condition and I have 2 kids in high school.
If you pass this bill I will not have a guarantee my husband will have coverage and there is no guarantee I can afford it.

With out the ACA I never would have been able to afford the care we receive now.

Health care must work for everyone.

Jane McCarthy

Jane Lee Design LLC
[Redacted]
[Redacted] 2
[Redacted]
[Redacted]

Wright, Kevin (Finance)

From: Quilla Miralia <quillamiralia@gmail.com>
Sent: Friday, September 22, 2017 4:42 PM
To: gchcomments
Subject: comment for Graham-Cassidy hearing

I oppose the Graham-Cassidy bill. I have appreciated the benefits of the Affordable Care Act, and it has saved my family and me a lot of money and worry. Had the ACA been in place just a few years earlier, I would have gotten better coverage and care for my high-risk pregnancy. I hope that there can be a bipartisan effort to support and strengthen the ACA. I do not in any way support repeal.

Thank you,

Quilla Miralia
Tallahassee, Florida

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Saturday, September 23, 2017 9:13 AM
To: gchcomments
Subject: Graham-Cassidy bill

I do NOT support Graham-Cassidy and ask that this bill not be passed. There are a number of problems with ACA but all can and should be addressed as part of the short-term solutions. The long-term solutions should be to determine how single-payer healthcare can be provided to ALL Americans. Please take your time on the long-term solution but begin making the critical short-term fixes as quickly as possible.

Sincerely,
Linda Hite-Mills
Venice, FL

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Friday, September 22, 2017 4:58 PM
To: gchcomments
Subject: Improve, don't repeal ACA

Our family relies on quality, affordable healthcare.

Because of this, we oppose the Graham-Cassidy bill. I would like to see a bipartisan

Congressional effort to improve the ACA, not repeal it.

Sincerely, Robin & Martin Katz

[REDACTED]

Wright, Kevin (Finance)

From: Beth Feldman <beth@apolleahere.com>
Sent: Saturday, September 23, 2017 9:07 AM
To: gchcomments
Subject: Hearing to Consider the Graham-Cassidy-Heller-Johnson Proposal, Monday Sept. 25, 2017

Dear Honorable Senators,
My name is Beth Feldman.
I reside at:

[REDACTED]
[REDACTED]
[REDACTED]

Please do not vote to replace the Affordable Care Act. The bill you are considering will put millions at risk & without healthcare at all. Most people I know & I are appalled at the politics of the day including the results of the November presidential election!

Sincerely,
Beth Feldman

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Friday, September 22, 2017 4:44 PM
To: gchcomments
Subject: ACA

I have lived in six countries besides the U.S., and each of them had quality universal health care for its citizens and residents. I was terrified to come back to the U.S. because of the health care situation. My husband convinced me it would be okay because now we had the ACA.

We came back, but not before I had knee replacement surgery overseas because I was terrified that the ACA would be eviscerated or repealed.

I vehemently oppose the Graham-Cassidy bill.

I would like to see a bipartisan Congressional effort to improve the ACA, not repeal it.

Senators Nelson and Collins are already working on such a bi-partisan bill. please work together on this.

Carol Rizzardi
Palm Coast, FL

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Friday, September 22, 2017 5:26 PM
To: gchcomments
Subject: GC Bill

Members of the Senate Finance Committee,

As a physician who cares deeply about the ability of America's patients to access the care they need, I write in opposition to the Graham-Cassidy bill to replace the ACA. This bill is just as bad as the ACA repeal efforts that came before. This bill would clearly undo many of the gains that we have worked hard to achieve over the years.

Congress now has an opportunity to take a bipartisan approach toward stabilizing the insurance markets and fixing the ACA. Please oppose this bill and work together to fix the parts of the ACA that would improve healthcare for everyone.

[REDACTED]
Pompano Beach, FL
Sent from my iPad

Wright, Kevin (Finance)

From: [REDACTED] <[REDACTED]>
Sent: Friday, September 22, 2017 4:43 PM
To: gchcomments
Subject: healthcare repeal

Dear Committee Members:

I am writing as a concerned US citizen. I am committed to the idea of improving the ACA, NOT repealing it. Instead of a plan that all major medical and insurance groups in the country oppose, we require you to work together to strengthen health care options for all Americans.

Sincerely,

Judith W. Page

[REDACTED] & Distinguished Teaching School

University of Florida

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED] and the Domestic Florida Landscape: Florida's Disasters of Florida, 1780-1870
[REDACTED] edition, 2014

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Friday, September 22, 2017 4:43 PM
To: gchcomments
Subject: Improve the ACA, don't repeal it!

To Whom it May Concern--

I rely on quality, affordable healthcare. Because of this, I oppose the Graham-Cassidy bill.

It's not just me I worry for. My community of self-employed computer engineers and programmers are mainly insured by the national health care service. We rely on these services to keep us healthy, and to ease our monthly budgets-- between student loan payments and self-employment taxes, freelancers like myself have little money left to save for medical emergencies. The Affordable Care Act helped me and many like me have more stability of mind to build our careers as we face unknown territory.

I would like to see a bipartisan Congressional effort to improve the ACA, **not repeal it.**

[REDACTED]
[REDACTED]

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Saturday, September 23, 2017 9:28 AM
To: gchcomments
Subject: Public testimony for Monday's Graham-Cassidy hearing

I am writing to submit public testimony for Monday's Graham-Cassidy hearing.

My wife and I rely on affordable healthcare to give us stability in our lives. This includes reasonable premiums and coverage for pre-existing conditions. Through no fault of her own, my wife has a pre-existing condition that would preclude her from affordable health coverage should the ACA be repealed and replaced with the Graham-Cassidy bill. Loss of coverage for pre-existing conditions would result in catastrophic health implications for millions of Americans, my wife included.

For this reason, I oppose the Graham-Cassidy bill. Instead of repealing and replacing the ACA, congress should make an effort to improve it.

Sincerely,

Dr. Rob Nowicki

B: [REDACTED]

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Saturday, September 23, 2017 9:26 AM
To: gchcomments
Subject: Repeal and Replace the ACA

I cannot believe the heartless, greed and total disregard for the citizens of this country that the Republican controlled Senate is forcing on our country. How can they call themselves family oriented and "good people" if they want to strip health care from the people. The only civilized behavior would be for them to provide a secure health care system for all citizens. The present system may need changes to provide more service to more and your bill takes away. I believe we should be working toward a one payer system that provides security and affordability to better health care like the other industrial nations provide for their citizens. Repealing and replacing what we now have will only bring LESS health care, less security and more money in the pockets of you our elected officials that have insurance and healthcare stock. I hope you realize that if you pass this bill we will do everything we can to vote you out of office and replace you with people who care and know that they work for us not for the insurance, health care and all other pack groups that fill your election coffers.

Vote no to repeal and replace
Carole Deuel Gainesville FL 32608

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Friday, September 22, 2017 5:25 PM
To: gchcomments
Subject: Graham-Cassidy, ACA

>
> I rely on quality, affordable healthcare. Because of this, I oppose the Graham-Cassidy bill. My story with pre-existing conditions and affordability is that prior to the ACA I was uninsurable as a private self employed citizen. My pre existing condition is minimal (high cholesterol) and I'm a healthy 50 something female of normal body weight who cannot tolerate statins to lower my cholesterol. Even with the ACA with minimal subsidy my premium is still in excess of \$400/month with a high deductible and copays.
> Should I fall ill Without the ACA and it's pre existing coverage i would lose my home, assets and be subject to medical bankruptcy after a lifetime of hard work and success.
> I would like to see a bipartisan Congressional effort to improve the ACA, not repeal it. Please.
>
> Sincerely,
> Michelle Main
> Ormond Beach, FL 32174

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Friday, September 22, 2017 4:50 PM
To: gchcomments
Subject: ACA / Healthcare

My husband relies on quality, affordable healthcare. Because of this, I oppose the Graham-Cassidy bill. My story with [Medicaid, pre-existing conditions, disabilities, affordability, etc.] is:

My Husband has had open heart surgery and even though our ACA premiums and deductibles are high we are grateful to have coverage and fearful that the repeal of the ACA will cause him to lose insurance coverage!

I would like to see a bipartisan Congressional effort to improve the ACA, not repeal it.

Sincerely,

Nancy L. Marshall
Business Manager



CLICK IT!



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Wright, Kevin (Finance)

From: [REDACTED]
Sent: Friday, September 22, 2017 5:24 PM
To: gchcomments
Subject: Graham -Cassidy Bill

My husband and I rely on quality, affordable healthcare. Because of this, I oppose the Graham-Cassidy bill. We are both retired and depend on the subsidy for the insurance we receive. I believe everyone has some sort of pre-existing condition and should not be denied coverage. I would like to see a bipartisan Congressional effort to improve the ACA, not repeal it.

Thank you for your time.

Sincerely,

Dorian Eng (Jacksonville, FL)

Wright, Kevin (Finance)

From: Alina Hevia [mailto:seleste.alina@gmail.com]
Sent: Friday, September 22, 2017 4:49 PM
To: gchcomments
Subject: Graham-Cassidy

I and my family depend on quality, affordable healthcare. Because of this, I oppose the Graham-Cassidy bill. I was an independent contractor, working as an Arts Teacher for many years. As such, I had to buy insurance independently. It was often my largest bill after rent, and even then, I could rarely afford to see a doctor. Affordable health care should be a right, not a privilege in the 21st century and in the best country in the world. I would like to see a bipartisan Congressional effort to improve the ACA, not repeal it.

Sincerely,

Alina Hevia

Miami, FL-

[REDACTED]
"Kids: they dance before they learn there is anything that isn't music."
~William Stafford

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Saturday, September 23, 2017 2:44 PM
To: gchcomments
Subject: Protect our healthcare. Reject Graham-Cassidy.

Finance Committee,

The newest version of Trumpcare would kick 32 million people off of healthcare, devastating working families and rolling back the progress we've made in protecting so many Americans. Also, hidden in this bill—known as Graham-Cassidy—is a \$20 billion tax break for the highly-profitable medical device industry, which has \$230 billion in profits stashed offshore on which it has not paid a dime in U.S. taxes. Further, I'm a Licensed Clinical Social Worker in Florida, disgusted by the glut of advertising soliciting older people to apply for back and knee braces that Medicare will pay for so no cost to them.

In 2009, the Affordable Care Act was reviewed by three different Senate committees, received dozens of hearings and 169 hours of consideration. This week's ONE hearing is an embarrassment and outrage given the life and death matters at stake.

I urge the Senate and the Senate Finance Committee to reject Graham-Cassidy and to protect the healthcare of millions of Americans. Insurance and pharmaceutical companies are the problem.

It's also time that wealthy corporations pay their fair share in taxes! When they do, we'll be able to invest in our country's future, including healthcare for working families.

Lynne Tracy
[REDACTED]
[REDACTED]

Delray Beach, Florida 33446

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Saturday, September 23, 2017 2:58 PM
To: gchcomments
Subject: I oppose Graham-Cassidy bill

Dear Sirs:

I am writing because I oppose the Graham-Cassidy bill. My grandson had Leukemia when he was 3 and 1/2 years old. He is 8 now and in remission. However, he will always have a predisposition on his health record and without guarantees, will find it expensive if not impossible to find health insurance. I know this to be true because of his Mother having thyroid cancer when she was 6 years old. After moving to Florida she had difficulty finding health insurance and it is not affordable. This is a young family with two small children and both parents working to afford health insurance.

Because of this, I would like to see a bipartisan Congressional effort to improve the ACA, not repeal it.

Sincerely,

Barbara Hollender

[REDACTED]

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Saturday, September 23, 2017 2:34 PM
To: gchcomments
Subject: Protect our healthcare. Reject Graham-Cassidy.

Finance Committee,

The newest version of Trumpcare would kick 32 million people off of healthcare, devastating working families and rolling back the progress we've made in protecting so many Americans. Also, hidden in this bill—known as Graham-Cassidy—is a \$20 billion tax break for the highly-profitable medical device industry, which has \$230 billion in profits stashed offshore on which it has not paid a dime in U.S. taxes.

In 2009, the Affordable Care Act was reviewed by three different Senate committees, received dozens of hearings and 169 hours of consideration. This week's ONE hearing is an embarrassment and outrage given the life and death matters at stake.

I urge the Senate and the Senate Finance Committee to reject Graham-Cassidy and to protect the healthcare of millions of Americans. It's also time that wealthy corporations pay their fair share in taxes! When they do, we'll be able to invest in our country's future, including healthcare for working families.

Thomas Dahl
[REDACTED]
[REDACTED]

New Port Richey, Florida 34655

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Saturday, September 23, 2017 2:46 PM
To: gchcomments
Subject: Protect our healthcare. Reject Graham-Cassidy.

Finance Committee,

The newest version of Trumpcare would kick 32 million people off of healthcare, devastating working families and rolling back the progress we've made in protecting so many Americans. Also, hidden in this bill—known as Graham-Cassidy—is a \$20 billion tax break for the highly-profitable medical device industry, which has \$230 billion in profits stashed offshore on which it has not paid a dime in U.S. taxes.

In 2009, the Affordable Care Act was reviewed by three different Senate committees, received dozens of hearings and 169 hours of consideration. This week's ONE hearing is an embarrassment and outrage given the life and death matters at stake.

I urge the Senate and the Senate Finance Committee to reject Graham-Cassidy and to protect the healthcare of millions of Americans. It's also time that wealthy corporations pay their fair share in taxes! When they do, we'll be able to invest in our country's future, including healthcare for working families.

Dan Martin
[REDACTED]
[REDACTED]

Palmetto, Florida 34221

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Saturday, September 23, 2017 2:49 PM
To: gchcomments
Subject: Reject Graham-Cassidy -- it's a disaster we can avoid!

Dear Senate Finance members,

I urge you to reject the Graham-Cassidy bill that would destroy access to health care for millions of Americans who most need it and would create massive disruptions in the delivery of health care for all of us. This is a hasty, poorly formed, untested approach to an enormously complex system.

Please take the time to give this critical national challenge the full and careful attention it deserves. Work across the aisle to develop a fair and permanent solution!

Doug Dickson

[REDACTED]
Naples, FL 34102.

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Saturday, September 23, 2017 2:32 PM
To: gchcomments
Subject: Protect our healthcare. Reject Graham-Cassidy.

Finance Committee,

The newest version of Trumpcare would kick 32 million people off of healthcare, devastating working families and rolling back the progress we've made in protecting so many Americans. Also, hidden in this bill—known as Graham-Cassidy—is a \$20 billion tax break for the highly-profitable medical device industry, which has \$230 billion in profits stashed offshore on which it has not paid a dime in U.S. taxes.

In 2009, the Affordable Care Act was reviewed by three different Senate committees, received dozens of hearings and 169 hours of consideration. This week's ONE hearing is an embarrassment and outrage given the life and death matters at stake.

I urge the Senate and the Senate Finance Committee to reject Graham-Cassidy and to protect the healthcare of millions of Americans. It's also time that wealthy corporations pay their fair share in taxes! When they do, we'll be able to invest in our country's future, including healthcare for working families.

David Covert

[REDACTED]
[REDACTED]
Homestead, Florida 33035

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Saturday, September 23, 2017 2:55 PM
To: gchcomments
Subject: Protect our healthcare. Reject Graham-Cassidy.

Finance Committee,

The newest version of Trumpcare would kick 32 million people off of healthcare, devastating working families and rolling back the progress we've made in protecting so many Americans. Also, hidden in this bill—known as Graham-Cassidy—is a \$20 billion tax break for the highly-profitable medical device industry, which has \$230 billion in profits stashed offshore on which it has not paid a dime in U.S. taxes.

In 2009, the Affordable Care Act was reviewed by three different Senate committees, received dozens of hearings and 169 hours of consideration. This week's ONE hearing is an embarrassment and outrage given the life and death matters at stake.

I urge the Senate and the Senate Finance Committee to reject Graham-Cassidy and to protect the healthcare of millions of Americans. It's also time that wealthy corporations pay their fair share in taxes! When they do, we'll be able to invest in our country's future, including healthcare for working families.

Eleanor Kaye

[REDACTED]
[REDACTED]
Hallandale Beach, Florida 33009

Wright, Kevin (Finance)

From: [REDACTED] >
Sent: Saturday, September 23, 2017 2:37 PM
To: gchcomments
Subject: Opposition to Graham-Cassidy Healthcare Proposal

My name is Cathleen Reeve and I am a U.S. citizen and voter from [REDACTED]

I am writing to clearly register my disapproval for the Graham-Cassidy healthcare proposal.

This proposed bill would leave millions without affordable and quality healthcare, including my own 9 year old granddaughter who receives Medicaid assistance for her seizure disorder.

The recent Republican proposals have been created and submitted without any of the necessary public input processes that ensure that bills are representative and inclusive of the needs of the majority of citizens. Thus, this proposal appears very weak and to only benefit those who already have financial means to access quality healthcare. It also appears to basically be a method for providing tax cuts to those who are already very wealthy.

I truly believe that if Republicans and Democrats and Independents can work together, they are capable of either strengthening/repairing the current ACA or of creating new healthcare bills/programs that will genuinely benefit all.

I vehemently oppose this Graham-Cassidy healthcare proposal and request that bipartisan plans be given the attention and priority they deserve.

Cathleen Reeve
St Petersburg, FL 33716

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Saturday, September 23, 2017 2:36 PM
To: gchcomments
Subject: Protect our healthcare. Reject Graham-Cassidy.

Finance Committee,

The newest version of Trumpcare would kick 32 million people off of healthcare, devastating working families and rolling back the progress we've made in protecting so many Americans. Also, hidden in this bill—known as Graham-Cassidy—is a \$20 billion tax break for the highly-profitable medical device industry, which has \$230 billion in profits stashed offshore on which it has not paid a dime in U.S. taxes.

In 2009, the Affordable Care Act was reviewed by three different Senate committees, received dozens of hearings and 169 hours of consideration. This week's ONE hearing is an embarrassment and outrage given the life and death matters at stake.

I urge the Senate and the Senate Finance Committee to reject Graham-Cassidy and to protect the healthcare of millions of Americans. It's also time that wealthy corporations pay their fair share in taxes! When they do, we'll be able to invest in our country's future, including healthcare for working families.

Dennis Meyer

[REDACTED]
Palm Coast, Florida 32137

Wright, Kevin (Finance)

From: Lasha Wells
Sent: Saturday, September 23, 2017 2:08 PM
To: gchcomments
Subject: Protect our healthcare. Reject Graham-Cassidy.

Finance Committee,

The newest version of Trumpcare would kick 32 million people off of healthcare, devastating working families and rolling back the progress we've made in protecting so many Americans. Also, hidden in this bill—known as Graham-Cassidy—is a \$20 billion tax break for the highly-profitable medical device industry, which has \$230 billion in profits stashed offshore on which it has not paid a dime in U.S. taxes.

In 2009, the Affordable Care Act was reviewed by three different Senate committees, received dozens of hearings and 169 hours of consideration. This week's ONE hearing is an embarrassment and outrage given the life and death matters at stake.

I urge the Senate and the Senate Finance Committee to reject Graham-Cassidy and to protect the healthcare of millions of Americans. It's also time that wealthy corporations pay their fair share in taxes! When they do, we'll be able to invest in our country's future, including healthcare for working families.

Lasha Wells

[REDACTED]
[REDACTED]
Saint Petersburg, Florida 33707

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Friday, September 22, 2017 5:23 PM
To: gchcomments
Subject: public testimony for Monday's Graham-Cassidy hearing

I rely on quality, affordable healthcare. Because of this, **I oppose the Graham-Cassidy bill.** It's not possible for 50 unique state insurance programs to be created by 50 state legislatures within two years, when the US Congress has proven it is unable to create a single unified plan in seven. Insurance carriers would be forced to address 50 different complex rules and regulations. Relocating to another state would involve a complete switch to another insurance world, which might have little in common with the state I previously lived in. Our healthcare system is already cumbersome - this bill would create even more complexity, chaos, and confusion for consumers (as well as insurers, brokers, medical offices).

I would like to see a bipartisan Congressional effort to improve the ACA, not repeal it. We have a framework that consumers and insurers understand. Make it better.

Sincerely, Janice Barret
St. Petersburg, Florida 33704

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Saturday, September 23, 2017 2:07 PM
To: gchcomments
Subject: Protect our healthcare. Reject Graham-Cassidy.

Finance Committee,

The newest version of Trumpcare would kick 32 million people off of healthcare, devastating working families and rolling back the progress we've made in protecting so many Americans. Also, hidden in this bill—known as Graham-Cassidy—is a \$20 billion tax break for the highly-profitable medical device industry, which has \$230 billion in profits stashed offshore on which it has not paid a dime in U.S. taxes.

In 2009, the Affordable Care Act was reviewed by three different Senate committees, received dozens of hearings and 169 hours of consideration. This week's ONE hearing is an embarrassment and outrage given the life and death matters at stake.

I urge the Senate and the Senate Finance Committee to reject Graham-Cassidy and to protect the healthcare of millions of Americans. It's also time that wealthy corporations pay their fair share in taxes! When they do, we'll be able to invest in our country's future, including healthcare for working families.

Sandra Smallwood Beltran

[REDACTED]
[REDACTED]
[REDACTED]

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Saturday, September 23, 2017 3:03 PM
To: gchcomments
Subject: Protect our healthcare. Reject Graham-Cassidy.

Finance Committee,

For starters, I'd like physicians, other medical personnel and hospitals to list the COST of their services just like any other business. A friend got a \$56,000+ bill for a five hour visit to the Emergency Room after an auto accident that totalled two cars. Most of that five hours was spent WAITING.

We should have limits on health care when people repeatedly abuse the system for no medical reason. For example, the person who calls for an ambulance, which apparently legally must respond, when nothing is wrong.

We should vigorously fund Planned Parenthood in all its functions, but particularly prenatal care and care for the mother and child after birth.

We should collectively bargain with drug companies. We should participate in profits said companies gain from tax payer funded research.

We should financially support medical and dental students who commit to work in urban slums, rural communities, Indian reservations and other underserved areas for a definite period of time.

We should allow physicians to talk about guns as a medical problem resulting in serious injury and death.

There is so much that needs to be done. This stupid game that Trump and Republicans are committed to does not service our national interest. It is a national SECURITY interest when only a third of the volunteers for the military are healthy enough to serve.

The newest version of Trumpcare would kick 32 million people off of healthcare, devastating working families and rolling back the progress we've made in protecting so many Americans. Also, hidden in this bill—known as Graham-Cassidy—is a \$20 billion tax break for the highly-profitable medical device industry, which has \$230 billion in profits stashed offshore on which it has not paid a dime in U.S. taxes.

In 2009, the Affordable Care Act was reviewed by three different Senate committees, received dozens of hearings and 169 hours of consideration. This week's ONE hearing is an embarrassment and outrage given the life and death matters at stake.

I urge the Senate and the Senate Finance Committee to reject Graham-Cassidy and to protect the healthcare of millions of Americans. It's also time that wealthy corporations pay their fair share in taxes! When they do, we'll be able to invest in our country's future, including healthcare for working families.

Sally Ann Lawson

[REDACTED]

[REDACTED]

Saint Petersburg, Florida 33701

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Saturday, September 23, 2017 3:04 PM
To: gchcomments
Subject: Protect our healthcare. Reject Graham-Cassidy.

Finance Committee,

No other First World Country puts corporations ahead of the well being of its citizens; shamelessly YOU do.

The newest version of Trumpcare would kick 32 million people off of healthcare, devastating working families and rolling back the progress we've made in protecting so many Americans. Also, hidden in this bill—known as Graham-Cassidy—is a \$20 billion tax break for the highly-profitable medical device industry, which has \$230 billion in profits stashed offshore on which it has not paid a dime in U.S. taxes.

In 2009, the Affordable Care Act was reviewed by three different Senate committees, received dozens of hearings and 169 hours of consideration. This week's ONE hearing is an embarrassment and outrage given the life and death matters at stake.

I urge the Senate and the Senate Finance Committee to reject Graham-Cassidy and to protect the healthcare of millions of Americans. It's also time that wealthy corporations pay their fair share in taxes! When they do, we'll be able to invest in our country's future, including healthcare for working families.

ANALISE ALVAREZ

[REDACTED]
[REDACTED]
[REDACTED]

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Saturday, September 23, 2017 3:08 PM
To: gchcomments
Subject: Graham-Cassidy Bill PLEASE OPPOSE
Attachments: image1.jpeg; ATT00001.txt

Esteemed Finance Comitee Senators,

My name is Andra Longo and I reside in Florida. My son is 17 years old Reese Longo and he was born with Down Syndrome .He attends a Catholic Special Needs school Morning Star and a progressive program at OCA in Winter Park. OCA stands for Opportunity, Community and Ability and it offers Behavior therapy, recreation programs, adult vocational training, summer and holiday camps as well as after-school programs for individuals with special needs. Its programs are funded predominantly through Florida's CDC+ monies which are Medicaid Waiver monies from the Medicaid program that will be greatly impacted by any block grants, cuts or caps as proposed in the Graham-Cassidy bill. I have worked so hard to support my child so that he/she can be part of our community and do not want to see that go away or be forced to make a decision about an institutional setting. We respectfully request that you oppose the Graham-Cassidy bill and oppose any cuts or caps to Medicaid, on behalf of my son/daughter.

Sincerely,
Andra Longo

[REDACTED]

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Saturday, September 23, 2017 3:08 PM
To: gchcomments
Subject: Protect our healthcare. Reject Graham-Cassidy.

Finance Committee,

The newest version of Trumpcare would kick 32 million people off of healthcare, devastating working families and rolling back the progress we've made in protecting so many Americans. Also, hidden in this bill—known as Graham-Cassidy—is a \$20 billion tax break for the highly-profitable medical device industry, which has \$230 billion in profits stashed offshore on which it has not paid a dime in U.S. taxes.

In 2009, the Affordable Care Act was reviewed by three different Senate committees, received dozens of hearings and 169 hours of consideration. This week's ONE hearing is an embarrassment and outrage given the life and death matters at stake.

I urge the Senate and the Senate Finance Committee to reject Graham-Cassidy and to protect the healthcare of millions of Americans. It's also time that wealthy corporations pay their fair share in taxes! When they do, we'll be able to invest in our country's future, including healthcare for working families.

Claudia Harris

[REDACTED]
[REDACTED]

Gainesville, Florida, Florida 32606

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Saturday, September 23, 2017, 8:03
To: gchcomments
Subject: Protect our healthcare. Reject Graham-Cassidy.

Finance Committee,

The newest version of Trumpcare would kick 32 million people off of healthcare, devastating working families and rolling back the progress we've made in protecting so many Americans. Also, hidden in this bill—known as Graham-Cassidy—is a \$20 billion tax break for the highly-profitable medical device industry, which has \$230 billion in profits stashed offshore on which it has not paid a dime in U.S. taxes.

In 2009, the Affordable Care Act was reviewed by three different Senate committees, received dozens of hearings and 169 hours of consideration. This week's ONE hearing is an embarrassment and outrage given the life and death matters at stake.

I urge the Senate and the Senate Finance Committee to reject Graham-Cassidy and to protect the healthcare of millions of Americans. It's also time that wealthy corporations pay their fair share in taxes! When they do, we'll be able to invest in our country's future, including healthcare for working families.

Tad Swackhammer

[REDACTED]
[REDACTED]
[REDACTED]

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Saturday, September 23, 2017 2:19 PM
To: gchcomments
Subject: Protect our healthcare. Reject Graham-Cassidy.

Finance Committee,

The newest version of Trumpcare would kick 32 million people off of healthcare, devastating working families and rolling back the progress we've made in protecting so many Americans. Also, hidden in this bill—known as Graham-Cassidy—is a \$20 billion tax break for the highly-profitable medical device industry, which has \$230 billion in profits stashed offshore on which it has not paid a dime in U.S. taxes.

In 2009, the Affordable Care Act was reviewed by three different Senate committees, received dozens of hearings and 169 hours of consideration. This week's ONE hearing is an embarrassment and outrage given the life and death matters at stake.

I urge the Senate and the Senate Finance Committee to reject Graham-Cassidy and to protect the healthcare of millions of Americans. It's also time that wealthy corporations pay their fair share in taxes! When they do, we'll be able to invest in our country's future, including healthcare for working families.

Robert Paulson

[REDACTED]
[REDACTED] ce
[REDACTED]

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Saturday, September 23, 2017 2:19 PM
To: gchcomments
Subject: Graham-Cassidy Proposal to Repeal the Affordable Care Act

I believe that the proposed bill by Senators Graham and Cassidy to repeal the Affordable Care Act is problematic and short sighted. The American people deserve to have hearings and debates by all stakeholders before any changes are made. The way to improve what we currently have is to lay all ideas out for review and find solutions that work for everyone. Some of those ideas I won't agree with. Some of those ideas I will support. The point I would make is that any legislation is improved by diverse viewpoints which are examined and debated. I urge all members of Congress to set aside the need for a "win" and go back to regular order. The deadline this bill is attempting to meet reflects poorly on its members. It reveals a Congress where many members appear to have lost their sense of purpose and no longer put the long term wellbeing of their constituents ahead of short term political gain.

Sincerely,

Patricia L. Dunbar

[REDACTED]

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Saturday, September 23, 2017 2:19 PM
To: gchcomments
Subject: Protect our healthcare. Reject Graham-Cassidy.

Finance Committee,

The newest version of Trumpcare would kick 32 million people off of healthcare, devastating working families and rolling back the progress we've made in protecting so many Americans. Also, hidden in this bill—known as Graham-Cassidy—is a \$20 billion tax break for the highly-profitable medical device industry, which has \$230 billion in profits stashed offshore on which it has not paid a dime in U.S. taxes.

In 2009, the Affordable Care Act was reviewed by three different Senate committees, received dozens of hearings and 169 hours of consideration. This week's ONE hearing is an embarrassment and outrage given the life and death matters at stake.

I urge the Senate and the Senate Finance Committee to reject Graham-Cassidy and to protect the healthcare of millions of Americans. It's also time that wealthy corporations pay their fair share in taxes! When they do, we'll be able to invest in our country's future, including healthcare for working families.

Iris Rizzi

[REDACTED]
[REDACTED] e
[REDACTED] 4

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Saturday, September 23, 2017 3:09 PM
To: gchcomments
Subject: Protect our healthcare. Reject Graham-Cassidy.

Finance Committee,

The newest version of Trumpcare would kick 32 million people off of healthcare, devastating working families and rolling back the progress we've made in protecting so many Americans. Also, hidden in this bill—known as Graham-Cassidy—is a \$20 billion tax break for the highly-profitable medical device industry, which has \$230 billion in profits stashed offshore on which it has not paid a dime in U.S. taxes.

In 2009, the Affordable Care Act was reviewed by three different Senate committees, received dozens of hearings and 169 hours of consideration. This week's ONE hearing is an embarrassment and outrage given the life and death matters at stake.

I urge the Senate and the Senate Finance Committee to reject Graham-Cassidy and to protect the healthcare of millions of Americans. It's also time that wealthy corporations pay their fair share in taxes! When they do, we'll be able to invest in our country's future, including healthcare for working families.

Eric West

[REDACTED]
[REDACTED]
[REDACTED]

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Saturday, September 23, 2017 3:15 PM
To: gchcomments
Subject: Protect our healthcare. Reject Graham-Cassidy.

Finance Committee,

The newest version of Trumpcare would kick 32 million people off of healthcare, devastating working families and rolling back the progress we've made in protecting so many Americans. Also, hidden in this bill—known as Graham-Cassidy—is a \$20 billion tax break for the highly-profitable medical device industry, which has \$230 billion in profits stashed offshore on which it has not paid a dime in U.S. taxes.

In 2009, the Affordable Care Act was reviewed by three different Senate committees, received dozens of hearings and 169 hours of consideration. This week's ONE hearing is an embarrassment and outrage given the life and death matters at stake.

I urge the Senate and the Senate Finance Committee to reject Graham-Cassidy and to protect the healthcare of millions of Americans. It's also time that wealthy corporations pay their fair share in taxes! When they do, we'll be able to invest in our country's future, including healthcare for working families.

FRED KAHN

[REDACTED]

[REDACTED]

[REDACTED]

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Saturday, September 23, 2017 3:08 PM
To: gchcomments
Subject: Healthcare Bill

Gentleman Cassidy & Graham,

I DO NOT support your bill.

Fix Obamacare FIRST

What is wrong with you people??????

Philip Halladay
A registered voter in Florida

Sent from my iPhone

Wright, Kevin (Finance)

From:

[REDACTED]

Sent:

Saturday, September 23, 2017 3:16 PM

To:

gchcomments

I oppose the Graham-Cassidy bill. I would like to see a bipartisan Congressional effort to improve the ACA, not repeal it.

Sincerely, Carole Masington
Florida

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Friday, September 22, 2017 3:08 PM
To: gchcomments
Subject: Graham/Cassidy

Please stand up for the American people and eliminate the politics effecting us. You've chosen your job to support us and I ask that you DO NOT PASS this bill. It will be deadly to many of us ... and even though the POTUS is threatening your career ... we are who you work to support.

Please vote against the Graham/Cassidy bill

Thank You
David G Mick
[REDACTED]

Sent from my iPhone

Wright, Kevin (Finance)

From: [REDACTED] <[REDACTED]@gmail.com>
Sent: Saturday, September 23, 2017 2:24 PM
To: gchcomments
Subject: Graham-Cassidy Bill Comment - DO NOT ADOPT

Hello,

I implore the Senate not to take a vote on the Graham-Cassidy healthcare bill. Everything I have read and heard from many sources does not inspire confidence in this bill.

I am OUTRAGED that the Senate GOP caucus would even consider this bill without a CBO score, debate, or committee meetings. This is a huge part of our economy and a major factor in many Americans' lives. How can the Senators, in good faith, vote to take away affordable healthcare from millions of Americans to the protest of the Medicaid directors from all 50 states, hospitals and doctors from all over the country, and insurers who know that when the marketplace destabilizes, they will lose money and customers because of rising prices.

This bill is good for no one. The absolute gumption of the GOP to take money from Democratic states and give it to Republican states is disgusting and suicidal for the party.

The American people are not stupid. Please stop treating us like we are.

Sincerely,
Holly Kapherr
Orlando, Florida

--
Holly V. Kapherr
Writer, Editor, Content Strategist

[REDACTED]

Wright, Kevin (Finance)

From: [REDACTED]@gmail.com
Sent: Friday, September 22, 2017 3:47 PM
To: gchcomments
Subject: Graham Cassidy Bill

I oppose this bill because it will deprive the vulnerable from health care. I urge you to listen and heed the opposition of every major health care provider, every attorney general, thousands of health-care nonprofit organizations and people like me who LOVE Obamacare but want you to improve it. Do not take away coverage for pre-existing conditions, Medicaid expansion and all the benefits of Obamacare so you can give the wealthy a tax break. My mother needed the medicare help at the end of her hard-working life. My younger brother died before his time because Florida wouldn't provide Medicaid to him in time for treatment at a time when he was unable to work any longer.

This bill is immoral and un-American. Reject it.

[REDACTED]
DeeVon Quirolo

[REDACTED]
We are guests here on this planet, visitors who have come for a short time, so we need to use our days wisely, to make our world a little better for everyone.

Dalai Lama

You must be the change you want to see in the world.
Mahatma Gandhi

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Friday, September 22, 2017 3:39 PM
To: gchcomments
Subject: Graham-Cassidy Bill

To Senate Finance Committee,
The Graham-Cassidy bill is a death sentence to Medicare recipients. Stripping many elderly and disabled Americans of their ability to live a quality life. Increase in surcharges will effect many Americans, creating choices that no family should have to make. Fifty State Medicaid Directors have spoken out against this bill as well as numerous Insurance Companies, AARP as well as Medical and Nursing Associations. This is a bad bill for America.

This bill must not be adopted and/or passed.

Sincerely

[REDACTED]

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Saturday, September 23, 2017 3:45 PM
To: gchcomments
Subject: Protect our healthcare. Reject Graham-Cassidy.

Finance Committee,

YOU NEED TO FIGHT THIS HEALTH CARE SCAM AND SHOW THEM YOU SUPPORT WE THE PEOPLE. We are sick and tired of having to keep fighting this issue. The newest version of Trumpcare would kick 32 million people off of healthcare, devastating working families and rolling back the progress we've made in protecting so many Americans. Also, hidden in this bill—known as Graham-Cassidy—is a \$20 billion tax break for the highly-profitable medical device industry, which has \$230 billion in profits stashed offshore on which it has not paid a dime in U.S. taxes. You don't work for Corporations you work FOR WE THE PEOPLE.

In 2009, the Affordable Care Act was reviewed by three different Senate committees, received dozens of hearings and 169 hours of consideration. This week's ONE hearing is an embarrassment and outrage given the life and death matters at stake.

I urge the Senate and the Senate Finance Committee to reject Graham-Cassidy and to protect the healthcare of millions of Americans. It's also time that wealthy corporations pay their fair share in taxes! When they do, we'll be able to invest in our country's future, including healthcare for working families.

Dorothy Staley

[REDACTED]
3 [REDACTED]
[REDACTED]

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Saturday, September 23, 2017 4:01 PM
To: gchcomments
Subject: PLEASE VOTE NO ON GRAHAM-CASSIDY BILL!!!!!!!!!!!!!!

Dear Members of the Senate Finance Committee,

I urge you to reject the Graham-Cassidy bill that would dump America's health care bill into the laps of the states. This is literally passing the buck to the states, leaving them to sort through the broken pieces of our health care system. Graham-Cassidy will cost our state \$3.5 billion in lost federal revenues over a six year period beginning in 2020. Our Medicaid program will have to be significantly cut back, since we were an expansion state under the ACA. Poor people should not be targeted in any health care reform. "Revise and Restore" the Affordable Care Act!

Thank you

[REDACTED]
[REDACTED] 459
[REDACTED] as of October
[REDACTED]

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Saturday, September 23, 2017 3:47 PM
To: gchcomments
Subject: Protect our healthcare. Reject Graham-Cassidy.

Finance Committee,

The newest version of Trumpcare would kick 32 million people off of healthcare, devastating working families and rolling back the progress we've made in protecting so many Americans. Also, hidden in this bill—known as Graham-Cassidy—is a \$20 billion tax break for the highly-profitable medical device industry, which has \$230 billion in profits stashed offshore on which it has not paid a dime in U.S. taxes.

In 2009, the Affordable Care Act was reviewed by three different Senate committees, received dozens of hearings and 169 hours of consideration. This week's ONE hearing is an embarrassment and outrage given the life and death matters at stake.

I urge the Senate and the Senate Finance Committee to reject Graham-Cassidy and to protect the healthcare of millions of Americans. It's also time that wealthy corporations pay their fair share in taxes! When they do, we'll be able to invest in our country's future, including healthcare for working families.

Paul Schmalzer

[REDACTED]
[REDACTED]
[REDACTED]

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Saturday, September 23, 2017 4:05 PM
To: gchcomments
Subject: Protect our healthcare. Reject Graham-Cassidy.

Finance Committee,

The newest version of Trumpcare would kick 32 million people off of healthcare, devastating working families and rolling back the progress we've made in protecting so many Americans. Also, hidden in this bill—known as Graham-Cassidy—is a \$20 billion tax break for the highly-profitable medical device industry, which has \$230 billion in profits stashed offshore on which it has not paid a dime in U.S. taxes. The corrupt NAZI prez.

and his party, and administration of SUMBAG corrupt NAZI-licans are robbing us blind and sinking the u.s. to the level of a banana republic. They need to be eliminated by force if necessary.

In 2009, the Affordable Care Act was reviewed by three different Senate committees, received dozens of hearings and 169 hours of consideration. This week's ONE hearing is an embarrassment and outrage given the life and death matters at stake.

I urge the Senate and the Senate Finance Committee to reject Graham-Cassidy and to protect the healthcare of millions of Americans. It's also time that wealthy corporations pay their fair share in taxes! When they do, we'll be able to invest in our country's future, including healthcare for working families.

john walker

[REDACTED]
[REDACTED] et
[REDACTED]

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Monday, September 25, 2017 12:19 AM
To: gchcomments
Subject: Comments for Graham Cassidy Bill Hearing

Graham Cassidy Bill Hearing
September 25, 2017
Daniel Raymond Rambin
8487 Crouch Dam Road
Mooringsport, LA 71060

Members of the US Senate,

I wish to offer my comments on the pending Graham Cassidy Bill.

This bill has not got the support of the American people, nor is it supported by any Medical groups, including the AMA, American Heart Assn. The insurance Industry also does not support it.

It will unnecessarily hurt over 32 million American citizens. It will also end Medicaid as we know it. There are millions of seniors who depend on Medicaid for their nursing home care. It is cruel and unnecessary and is only to please GOP donors! Our healthcare is more important than your campaign donations!! Please do the right thing and work together on bipartisan ACA fixes to stabilize the markets. Please don't politicize our healthcare! Don't pass this Bill!! Tax cuts for rich people are not what we need!!

Thank you for your consideration.

Daniel Rambin

Sent from my HTC

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Monday, September 25, 2017 12:17 AM
To: gchcomments
Subject: Oppose Graham-Cassidy-Heller

Senate Finance Committee,

I urge you to reject Graham-Cassidy-Heller in favor of the bipartisan bill the Senate HELP Committee was considering. Graham-Cassidy-Heller would cause 32 million people to lose their health coverage while destroying Medicaid and harming some of the most vulnerable members of our communities, seniors and people with disabilities.

[Your name]
[City, State]

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Sunday, September 24, 2017 3:05 PM
To: gchcomments
Subject: Graham/Cassidy bill

I oppose the Graham Cassidy-bill. I am ashamed that our Government is trying to shove a bill through that affects 1/6th of our economy without regular order. This bill would ravage the insurance market and millions of people would lose their care. I am ashamed that Republicans are acting on behalf of their donors instead of the American people. I'm ashamed that Senator Graham is not in line with his best friend Senator John McCain. In my 50 some odd years I've never seen our country in such a mess. Sad.

If Graham Cassidy passes I will lose my health insurance and of course I have a preexisting condition. Who doesn't? It's called being human. I have a dog in this fight and I hope to God this bill fails, and that Trump sees fit to stop undermining the Affordable Care Act's market. Although, I don't believe he will.

For the record, I oppose the Graham Cassidy-bill. I believe the Republican party needs to work with the Democratic party for the American PEOPLE. Stop playing politics and do your JOB.

Regards
Karen Hill
Kansas City, MO

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Sunday, September 24, 2017 3:38 PM
To: gchcomments
Subject: Vote NO

Dear Members of the Senate,

Please protect our healthcare by voting NO on the Graham-Cassidy bill. This bill will hurt millions of Americans.

Sincerely,

Taylor F. Walle

Wright, Kevin (Finance)

From: [REDACTED]@gmail.com >
Sent: Sunday, September 24, 2017 3:37 PM
To: gchcomments
Subject: My Health-Care Story-Fix the ACA

I am a breast cancer survivor of seven years. I had a lumpectomy followed by radiation treatment, but luckily, I did not have to endure chemotherapy. Cancer treatment is expensive and a diagnosis of cancer is emotional and scary. You are required to take in and process a lot of information quickly so treatment can be planned, understood, and implemented with your doctor. Paying for life-saving treatment was not something I had to worry about.

After I completed cancer treatment, I had a secondary diagnosis of lymphedema in my right arm. My case was a severe one requiring physical therapy from a therapist specially trained in Manual Lymphatic Drainage and having my limb wrapped in gauze and an ace-type bandage until the swelling receded enough to be fitted with a custom glove and sleeve costing around \$1000 each. Once the swelling receded, I needed to order two gloves and sleeves, one to wear and one to wash. I also needed a night garment (also costing \$1000) to keep the swelling at bay while I slept. Replacement garments were needed every three months. Additionally, my severe case of lymphedema required a Lymphedema Pump (costing around \$6000) which I used for 1.5 h simulating Manual Lymphatic Drainage on days I did not see the physical therapist. As I have already mentioned cancer treatment is expensive. Luckily I had good insurance. Not everyone I saw in cancer treatment waiting rooms was as lucky. Not everyone was able to afford custom garments to manage swelling. Not everyone was able to have access to a Lymphedema Pump to manage and reduce swelling.

I am happy to report I am cancer free and am able to manage my lymphedema so I am able to fully participate in daily life activities. I have seen both of my children graduate from college. I have witnessed the marriage of my daughter and the birth of my Grandson.

My life and health matters to me and my family. Every person's life and health matters to them and their families. Every person is entitled to health insurance.

Health insurance is a human right. People with pre-existing conditions will be priced out of insurance markets. Many people will lose insurance and not be able to afford it.


I urge Congress NOT to repeal and replace the ACA, but to reach across the aisle and fix it. Others countries have figured out to insure their citizens. Certainly, this great country of the United States of America can figure it out as well.

Thank you.
Marianne DeBow

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Sunday, September 24, 2017 3:37 PM
To: gchcomments
Subject: Public Comment on Graham-Cassidy Bill

Dear Chairman Hatch and Ranking Member Wyden:

I am concerned about the Graham-Cassidy-Heller-Johnson proposal currently being pushed through the Senate because, please show your constituents that you will do the ethical imperative and moral duties voting  the G-C-H-J proposal

....
Thankn you,

Celia Sharp

Celia Sharp

[REDACTED]

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Sunday, September 24, 2017 3:37 PM
To: gchcomments
Subject: Graham Cassidy Bill

Dear Members of the Committee:

I am writing to adamantly oppose the Graham Cassidy Bill, as it could could potentially negatively affect my family.

Specifically:

Allowing states to opt out of the lifetime caps. My sister has MS. Her monthly prescriptions cost \$7,000.

The costs for Delaware would be about 2 billion in federal funding by 2026. Delaware already is in the midst of a financial crisis. We can't afford additional costs.

Please work to bring the insurance costs down by promoting the ACA and assist Americans in enrolling insurance. Also, I would like to congress to investigate the possibility of a national ACA marketplace to allow completion for better pricing nationwide.

Thank you.

Sincerely,

Cara Gaudino
[REDACTED]
[REDACTED]

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Sunday, September 24, 2017 5:57 PM
To: gchcomments
Subject: Graham-Cassidy-Heller-Johnson Proposal

Dear Chairman Hatch and Ranking Member Wyden of the Senate Finance Committee,

Regarding the Graham-Cassidy-Heller-Johnson Proposal, scheduled for a hearing on Sept.25, 2017 at 2PM Eastern Time:

I am writing to voice extreme opposition to the Graham-Cassidy-Heller-Johnson proposal. I am very discouraged that instead of continuing down a bipartisan path and working on issues to improve the strength and stability of the Affordable Care Act's (ACA) marketplaces, the sponsors of this legislation have put forward a proposal that will:

- Eliminate the financial assistance that helps over 100,000 Coloradans purchase health care coverage;
- End expanded Medicaid coverage that 450,000 Coloradans rely on;
- Gut Medicaid through deep, permanent cuts that would grow over time and threaten care for hundreds of thousands of low-income seniors, children, and people living with disabilities and shift massive costs and risks to states;
- Jeopardize access to life-saving and effective treatments for addiction and weaken states' efforts to address the current crisis of drug overdose deaths
- Undermine essential protections for people with pre-existing conditions and do away with essential health benefits that provide robust coverage; and

Resurrect - *and worsen* - the devastating cuts in coverage and benefits that the American public and the majority of Congress have already rejected.

Please do not hurt my family, friends, neighbors and fellow Americans! The Graham-Cassidy-Heller-Johnson proposal must be totally REJECTED!

Sincerely,

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Sunday, September 24, 2017 3:37 PM
To: gchcomments
Subject: Fw: Graham-Cassidy hearing, Mon 9/25/2017

----- Forwarded Message -----
From: [REDACTED]
To: [REDACTED]
Sent: [REDACTED]
Subject: Graham-Cassidy hearing, Mon 9/25/2017

My severely developmentally, autistic son relies on quality, affordable health care. This has been available to him through Medical in the last few years but funds for Medical would be cut under the proposed bill. This would impact the elderly, disabled and poor. Because of this I oppose the Graham-Cassidy bill. I would like to see a bipartisan Congressional effort to improve the ACA, not repeal it.

[REDACTED]

Wright, Kevin (Finance)

From: [REDACTED] >
Sent: Sunday, September 24, 2017 3:36 PM
To: gchcomments
Subject: Graham Cassidy Bill

Please vote "NO" on the Graham/Cassidy bill. In 2011 I developed an infection in a wound on my foot. Soon this infection overtook my body and I went into Septic Shock. From this I developed many physical problems. For 5 years I was bed bound and totally dependent on a wheelc hair. During the last year I have slowly been able to become more active to the point that I now have a special brace for my right foot and I am starting to walk. Many people would have thought a year ago that I would soon die; and now I have hope that I will continue to improve more and more. From being Sepsis it involved my entire body so unlesws pre-existing conditions are covered, I would be totally uninsurable or be expected to pay an extremely high premium which I could not afford. Then I would die. It is extremely difficult to pay my co-pays right now and many times have to do without medications due to the costs. If I was uninsured, I would die, because I could not afford the bills to see all my specialitsts. Thank you for your consideration to vote "NO" for me an many other American citizens who deserve a chance to live.

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Sunday, September 24, 2017 3:36 PM
To: gchcomments
Subject: the newest 'healthcare' bill

Please do NOT support this bill. It is only something that has been cobbled together so that the Republicans can say they voted through a bill. It does nothing to help the people. It is the worst one yet. Do not let their hunger for money rule over what US citizens need...

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Sunday, September 24, 2017 3:36 PM
To: gchcomments
Subject: Graham-Cassidy Hearing

Hello. As the parent of an 11 year old girl who survived cancer, preexisting conditions and affordable health insurance are always at the top of my mind and high on my list of concerns. The Graham-Cassidy bill is not going to allow my daughter to be insured as she grows up, and for that reason I oppose this bill and urge all Senators to vote against it.

My daughter Katie who was lucky to survive the neuroblastoma she was diagnosed with at age 3 1/2, endured 18 months of grueling treatment that included chemotherapy, 2 stem cell transplants, radiation, and an experimental antibody treatment. She came away from that experience with a LOAD of medical complications from treatment. She has hearing loss, thyroid dysfunction, adrenal insufficiency, growth hormone deficiency, messed up teeth, peripheral neuropathy, asthma, low bone density, and a host of other health conditions. She's 11. These, as well as the cancer itself, are all preexisting conditions. She has a LIFETIME ahead of her, if she's lucky 60 or 70 years. While Graham-Cassidy claims that people with preexisting conditions will be covered, in practical terms that is not the case. My daughter's premiums, because her care is expensive and complex, will be outrageous to the point of unaffordability. My husband remains employed in corporate America because we could not afford to insure her were he to start the small business he dreams of. When Katie graduates from college and launches into the world as an adult, her choices will be constrained because she too will HAVE to be insured through a large corporation. We have yet to tell her that her dream of becoming a writer will likely never come to pass because she simply could not afford to pay for her own health insurance as a freelancer or novelist.

I urge the Senate to work together to improve the Affordable Care Act. It is imperative that our system maintain the individual mandate that allows the private marketplace to function. It is imperative that people like my daughter have options that are affordable. It is imperative that services like maternity care, addiction treatment, and birth control be covered. Please work in a bipartisan fashion, as Senators Murray and Alexander are doing, to improve the system we have. It's working for 20+MM Americans who did not have health insurance before the ACA passed. Make it better, and stop talking about killing the ACA -- you will be responsible for the death of Americans if you pass this legislation.

Sincerely,
Jennifer L Belle
Seattle, WA

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Sunday, September 24, 2017 3:35 PM
To: gchcomments
Subject: Graham Cassidy

I am 57 years old and have worked continuously for almost 40 years. I have never been on welfare. I've never taken a single government hand-out. I pay my taxes.

Currently, I have health insurance through my employer. I also have a pre-existing condition: a rare genetic muscle disease called McArdle Syndrome, that was not diagnosed until two years ago.

This horrible Graham/Cassidy Bill will allow insurance companies to price me out of coverage due to my pre-existing condition. God forbid I require another hospitalization due to unforeseen complications like I did two years ago!

This bill is a literal DEATH SENTENCE for me and thousands of other hard-working Americans. Shame on any congressman supporting this nightmare.

Frank Liess, Portland, OR

Wright, Kevin (Finance)

From: Christine Motley [mailto:christine.motley@insite.com]
Sent: Sunday, September 24, 2017 3:35 PM
To: gchcomments
Subject: Why I oppose the Graham-Cassidy bill as someone with a Developmental Disability

To whom it may concern,

I am a 25 year old who lives an autism spectrum disorder. My passion is to advocate for those with autism and other disabilities and to spread awareness of issues that affect the disability community in general. As an American who lives with a disability, I am deeply concerned about this recent bill which attempts to cut Medicaid funding. These cuts can significantly affect the quality of life for people like myself because we wouldn't be able have the supports and accommodations we need to live in the community as well as getting appropriate medical and mental health care.

Growing up, I benefitted from services and therapies such as early intervention that enabled me to achieve a lot of things like going to college, getting a job etc. In addition, I am also a client of regional center services in California and utilized variety of the services that enabled me to get a job. Even though I have achieved a lot, I still need support in my daily life and will eventually rely on Medicaid funds for health care as well as for housing and support on living on my own. If the Graham-Cassidy act is passed, it would make it harder for me to access the support I need in order to make the next big step on living on my own a smooth one. In addition, I will be 26 next year and will no longer fall under my parents' health insurance so Medicaid funding will be crucial for me to continue to have adequate access to good healthcare. If there are drastic cuts to Medicaid, it would be hard to imagine a great future for myself and to know that there is a safety network in place for me .


The Graham Cassidy act and drastic cuts to Medicaid would get rid of the safety net for me and a lot of people with disabilities who rely on government funding. Medicaid is a big resource for regional center system here in California. These cuts that are being proposed by the Graham Cassidy could drastically affect programs s such as supported Living and employment as well as respite and other key services that people with developmental disabilities and their families rely on. Families will not be able to afford key therapies that can improve the quality of life for their children if insurance doesn't cover the cost of early intervention services. I am not writing this letter just for myself, but on behalf of those with disabilities and other preexisting conditions who are afraid to speak out. Some people will not be able to survive without Medicaid funding since Insurance companies can charge a higher premium or refuse coverage for those with preexisting conditions. I do believe there needs to be reforms to Medicaid services but the Graham Cassidy bill is not the solution since it will make life harder for people with disabilities.

Best,

Christine


Sent from Windows Mail

Wright, Kevin (Finance)

From:  <shannon.spencer@live.com>
Sent: Sunday, September 24, 2017 3:35 PM
To: gchcomments
Subject: I Oppose Graham-Cassidy Bill

This healthcare bill is terrible. It throws millions of healthcare and makes the insurance markets unstable. Please oppose this bill and vote no. We need real healthcare reform. Make the ACA stronger and go through the proper procedure to create bi-partisan long lasting legislation.

Save the ACA and work towards Medicare for all.

Shannon Spencer


Wright, Kevin (Finance)

From: [REDACTED]
Sent: Sunday, September 24, 2017 3:35 PM
To: gchcomments
Subject: Health care

I oppose the Graham-Cassidy health bill, I Rely on ACA.
Alice Roberts

Sent from my iPad

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Sunday, September 24, 2017 3:33 PM
To: gchcomments
Subject: Submitting comment on GCH for Monday Sept 25 hearing
Attachments: Public Comment_GrahamCassidy Hearing_9.25.17.pdf

To Whom it May Concern,

Attached, please find my testimony on the Graham-Cassidy bill for Monday's hearing. Thank you very much for aggregating these public comments. If you require any further information from me in order to enter these into the record, please do not hesitate to reach out.

Many thanks,
Devon

--

Devon Haynes
[REDACTED]

Wright, Kevin (Finance)

From: [REDACTED] <[REDACTED]@outlook.com>
Sent: Sunday, September 24, 2017 3:34 PM
To: gchcomments
Subject: Comments on GCH

I rely on quality, affordable healthcare. Because of this, I oppose the Graham-Cassidy bill.

About 7 or so years ago, I was temporarily unemployed. I applied to 3 different health insurance companies, including one that I was assured didn't turn anyone away. All 3 refused to provide coverage. Why? Because during pregnancy, over 20 years previously, I had developed kidney stones. Mind you, this only occurred during that pregnancy and the few that hung around were taken care of with lithotripsy. Nevertheless, I was refused medical insurance.

I am now retired (sort of, I take care of my 2 year old granddaughter) and if medical insurance companies are once again able to refuse applicants based on pre-existing conditions (no matter how nebulous) I will most likely lose my insurance coverage.

As a member of Montview Presbyterian Church in Denver, I support the Presbyterian Church USA's position that the Senate should support current bipartisan efforts to stabilize the marketplace, improve affordability, and strengthen coverage.

Thank you,
Tamara Ross

🌲 No trees were harmed in the sending of this message; however, a significant number of electrons were slightly inconvenienced.

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Sunday, September 24, 2017 3:34 PM
To: gchcomments
Subject: Graham-Cassidy bill public comment

Hello,

As a public health dentist in Reno, Nevada, I'm very disheartened by this legislation. The Graham-Cassidy bill, like previous bills to repeal health care that were already rejected this summer in the Senate, would have a devastating impact on America's families. Specifically, Graham-Cassidy would:

- Cause more than 30 million people to lose their health insurance
- Make devastating cuts to the expanded Medicaid program. Under Graham-Cassidy, the Affordable Care Act's Medicaid expansion would end altogether by 2027, throwing millions of people off their coverage.
- Cap funding for the traditional Medicaid program, which provides vital care to seniors, children, people with disabilities, and other vulnerable populations.
- Cut funding for the financial assistance that helps people purchase insurance through the Affordable Care Act's insurance marketplaces.
- Allow states to eliminate protections for people with preexisting conditions and to end the requirements that insurers cover a set of essential health benefits like oral health services, prescription drugs, maternity care, and mental health care.

Please do not allow this legislation to pass!

Sincerely,
Dr. Brandi Dupont

[REDACTED]

The information contained in this transmission may contain privileged and confidential information, including patient information protected by federal and state privacy laws. It is intended only for the use of the person(s) named above. If you are not the intended recipient, you are hereby notified that any review, dissemination, distribution, or duplication of this communication is strictly prohibited. If you are not the intended recipient, please contact the sender by reply email and destroy all copies of the original message.

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Sunday, September 24, 2017 3:34 PM
To: gchcomments
Subject: ACA vs Cassidy-Graham

Dear Senate Finance Committee,

Although I do not have all of the facts concerning the Cassidy-Graham bill which is intended to to repeal and replace many sections of the ACA, I'm particularly concerned that it would seem many in the Senate know even less.

Equally alarming is the fact that there have been no hearings and no scoring by the CBO or careful examination by any third party neutral insurance/finance experts.

I'm disappointed that any elected representative would even consider casting a vote for or against a piece of legislation that is brought before the Senate under such circumstances.

And even more disappointed that anyone would vote for a bill that causes harm to others. One of the benefits of a free market economy is the abundance it creates. Abundance that can be used to care for those less fortunate. The time has come for universal health care.

Sincerely,
Anne Lambert

[REDACTED]

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Sunday, September 24, 2017 3:27 PM
To: gchcomments
Subject: Graham-Cassidy bill

Dear members of the Finance committee.

I am Michele and I recently discovered I have an autoimmune disorder that is attacking my organs. I am on birth control because my ovaries are no longer giving my body hormones. I am not yet 40 and primary ovarian insufficiency. I am now monitored and need more tests in case my organs or other parts of my body are attacked. Without hormone replacement, I don't function as a parent or anything in the day to day.

I had my son five years ago by C section after a complicated pregnancy.

My son is a normal boy who had already had an ER visit because kids are kids.

Caps and pre existing condition waivers hurt millions of Americans. Why would we want to go back to bankruptcies, homelessness, and overall lower quality of life? Millions have conditions more acute than mine and face life threatening choices without ACA protections.

So you see, I was healthy... until I wasn't.

Thank you.

Sincerely,

A parent, partner, daughter, niece, sister, member of her community.

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Sunday, September 24, 2017 3:34 PM
To: gchcomments
Subject: Comments on GC bill

My husband and I rely on quality, affordable healthcare. Because of this, I oppose the Graham-Cassidy bill. I have a preexisting condition. The medication that keeps my disease at bay costs over \$90,000 per year, but it allows me to stay healthy and to work full time. I also work with individuals living with Alzheimer's and other dementias. Medicaid is critical to those who do not have sufficient resources and need in home or out of home care to stay safe. I would like to see a bipartisan Congressional effort to improve the ACA, not repeal it.

Sincerely,

Michelle Johnston

Sacramento, CA

Wright, Kevin (Finance)

From: [REDACTED] >
Sent: Sunday, September 24, 2017 3:34 PM
To: gchcomments
Subject: Graham-Cassidy Bill

As a retired Registered Nurse, mother, and humanitarian, I oppose the Graham-Cassidy health bill on the grounds that it will needlessly endanger the lives of millions of people. Accessible and affordable healthcare should be a right, not tax cuts for the wealthy.

It is time for our leaders to stop making back room deals with wealthy donors and lobbyists and putting party before country. We need ALL of you to start working together and do what's right for every man, woman and child in this country.

Kathleen M. Brown

Wright, Kevin (Finance)

From: [REDACTED] <[REDACTED]@gmail.com>
Sent: Sunday, September 24, 2017 3:34 PM
To: gchcomments
Subject: No

Do not replace FIX....

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Sunday, September 24, 2017 3:34 PM
To: gchcomments
Subject: Graham-Cassidy testimony

Hello:

My family relies on quality, affordable healthcare. Because of this, I oppose the Graham-Cassidy bill. I am concerned about the thousands of Americans who will be negatively affected by this bill. As a woman, I would love to have children someday. I will not be able to ever in good conscience get pregnant when my healthcare is under threat by this bill, which would make conditions like postpartum depression a preexisting condition. I would like to see a bipartisan Congressional effort to improve the ACA, not repeal it.

Ellen Lipo

Oak Park, IL

Wright, Kevin (Finance)

From: Amy Duepner
Sent: Sunday, September 24, 2017 3:33 PM
To: gchcomments
Subject: Graham-Cassidy Bill

To Congress,

My family and friends depends on quality and affordable healthcare! Therefore, I absolutely oppose the Graham-Cassidy bill which is a very poorly constructed plan that will deeply hurt our citizens for no reason other than to repeal the Affordable Health Care Act, so that the Republican Party can feel like they are in control of the Senate. Several of my family members have pre-existing conditions that could cause us to loose everything if the conditions are excluded in any way under this new plan.

We need to stop wasting time on " repeal and replace of Obama Care". Instead we need a bipartisan Congressional effort by both Republicans and Democrats to improve the ACA not repeal it!! Congress needs to stop thinking only along party lines and start thinking of the American people. We need to reach across the aisle and work together to solve this health care crisis , not make it worse.!

Sincerely,
Amy Duepner and Rick Wilson
Minneapolis, MN

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Sunday, September 24, 2017 3:33 PM
To: gchcomments
Subject: Constituent Comments on Graham-Cassidy

Senators Hatch, Wyden and Finance Committee members:

I write to you today as someone who believes that as the greatest country on earth, with the greatest healthcare system on earth, we must do everything we can as a great nation to ensure that all of our citizens have access to affordable, high quality healthcare, regardless of pre-existing condition or ability to pay. That is why I strongly urge you to REJECT the Graham-Cassidy bill.

While I am covered by an employer-sponsored healthcare plan and am not currently personally affected by the Affordable Care Act and the open insurance market today, I cannot, in good conscience, support a bill that may result in loss of critical healthcare services or substantial financial burden for the least among us. By turning the funding and the administration of healthcare services over to the states, it will allow states and the Department of HHS to free insurance companies to charge exorbitant premiums and disallow coverage for pre-existing conditions. This bill is cruel and not in keeping with the idea that we, as citizens of this great nation, have an obligation to come together to provide for the critical needs of those among us who are unable to provide for those needs themselves.

I also urge you to REJECT this bill for a number of practical legislative and financial reasons, most notable of which are: the bill has not yet been scored by the CBO, so you will be voting on a bill for which you will not have a complete understanding of its financial and economic consequences; the yet unquantified impact of this bill, which has not been subject to regular order and normal Senate debate, will affect 1/5 of the US economy; and that virtually every major healthcare organization, insurance company and social service organization has come out against this bill.

I realize that the Affordable Care Act is not perfect, and I was disheartened to learn that the bi-partisan efforts of Senators Alexander and Murray had been derailed by this cruel and heartless legislation. I truly hope that your committee, and the rest of the Senate, will REJECT this awful bill, and will decide once again to work together across party lines in order to make sure that all Americans have access to high quality, affordable health care.

Regards,
Phil Chick
Dayton, OH

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Sunday, September 24, 2017 3:33 PM
To: gchcomments
Subject: Hearing to Consider the Graham-Cassidy-Heller-Johnson Proposal, Monday, Sept. 25, 2017

VOTE NO.

This is simply a tax cut for wealthy republican donors.

This would throw the health care system into chaos leaving tens of millions without health care and bring back the odious 'pre existing conditions.

This is NOT regular order. There is no time for hearings. No participation by interested parties. It is 1/6th of the economy.

this is reckless and cruel

VOTE NO ON GRAHAM-CASSIDY !!!

thank you.

Jack Hutton



Wright, Kevin (Finance)

From: [REDACTED]
Sent: Sunday, September 24, 2017 3:33 PM
To: gchcomments
Subject: Graham-Cassidy bill - Vote No

Dear Honorable Senators:

Why are you rushing this bill through a vote without a CBO score? What are you trying to hide from the American public? This bill will take healthcare away from 23 million people! This is shameful! I am truly shocked by the Senate leadership, allowing such a vote to happen, without hearing from experts, reports, witnesses, and healthcare studies on it.

Please vote no on this bill. If you want to truly help healthcare, work on a bi-partisan, common sense basis to improve the existing law (ACA)--not this awful Graham-Cassidy bill that Rick Santorum claimed (on CNN!) that he authored. He's not even in the Senate now!

- Laura Shamas

Wright, Kevin (Finance)

From: [REDACTED] <[REDACTED]@ymail.com>
Sent: Sunday, September 24, 2017 3:32 PM
To: gchcomments
Subject: Oppose Graham-Cassidy-Heller

Senate Finance Committee,

I urge you to reject Graham-Cassidy-Heller in favor of the bipartisan bill the Senate HELP Committee was considering. Graham-Cassidy-Heller would cause 32 million people to lose their health coverage while destroying Medicaid and harming some of the most vulnerable members of our communities, seniors and people with disabilities.

Jeffrey Lowery

[REDACTED]
[REDACTED] Park, VA 22969

Wright, Kevin (Finance)

From: [REDACTED] <[REDACTED]@gmail.com>
Sent: Sunday, September 24, 2017 3:32 PM
To: gchcomments
Subject: Comment on the Cassidy Graham bill

Honorable Finance Committee members:

I am a Disabled American and am writing this to voice my strong opposition to the Cassidy Graham bill.

Currently I am in the process of applying for in home assistance through MediCal (California's implementation of Medicaid), now I'm not sure the program will be available when I need it. Disabled Americans make up 1 in 5 citizens in our country, many of us contribute to society, we work and we pay our taxes.

Not only would the Medicaid cuts in the Cassidy Graham bill deny in home help to disabled Americans, it would also long-term care to elderly Americans. This shifts a tremendous financial burden to their families for care for elderly family members.

In July, 2015 Donald Trump pledged to protect Medicaid while campaigning. Many Disabled and Elderly Americans depend on Medicaid for in home help and Long Term care. The Cassidy Graham bill proposes deep cuts to Medicaid which means an uncertain future for Elderly and Disabled Americans who could be forced to live in institutional nursing homes rather than their own home.

The vast majority of the people this would affect are Middle Class Americans - as are their families. If it becomes law, the Cassidy Graham bill would be a particularly cruel blow to those of us who depend on Medicaid being there for us.

Vote NO on Cassidy Graham. It's bad for Middle Class Americans.

Duane Burrigh

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Sunday, September 24, 2017 3:32 PM
To: gchcomments
Cc: "'Assistance@Vanhollen.Senate.gov.'"@a-ess-ppmx3.senate.gov; 'Helen Darby'; jamie.raskin@senate.state.md.us
Subject: Healthcare comment- We oppose the Graham-Cassidy Bill
Attachments: FamilyPicX_July.jpg

To whom it may concern,

I write on behalf of myself and my husband, both registered voters in Maryland. We strongly oppose the Graham-Cassidy bill. Many of our reasons for opposing have already been convincingly laid out by major Medical Advocates, the AMA and the numbers from the last CBO score. This bill is not healthcare in any form, but a repeal of consumer protections. Insurance companies make a healthy profit (just as other type of insurances do) and we believe that they should be required to adhere to regulations/consumer protections structured by our elected representatives. The Healthcare market cannot be compared to any other "product based" market, nor, should it be. Unlike home and auto insurance (both purchases are optional, but insurance is mandatory), healthcare is a necessity. All people require and seek medical attention at some point in their lives. Most medical emergencies, needs and costs cannot be anticipated.

10 yrs. ago, my husband, John David (37yrs. at that time), had a serious, blood clot (much like Sen. McCain) except that it did not end there. After becoming very ill and two near death experiences, he was finally diagnosed with Polycythemia vera, blood cancer caused by an inherited genetic disorder. We were completely surprised! Up to then, he was a healthy, active young father. Having an ACA policy has provided us with good healthcare, peace of mind, the ability to keep John Darby alive and has allowed him to stay employed! Prior to the ACA, even though we had an employer plan, we fought the insurance companies every year to keep his lifesaving, daily medication (\$5200 monthly) covered in their plan. Every year, the ins. company consistently "wrote the medications out" of the employer plan. Employers always seek and choose the cheapest plans, often unaware of the fine print exemptions or even the impact on their employees. We were unsuccessful in keeping the meds covered. At that point, our choices were to switch jobs or ask his employer for help. When we asked his employer(s) for help with Ins. negotiations, they helped, but then shortly afterward, he was mysteriously "laid off". This has happened twice now! I believe it happened because we disclosed his condition to them AND the employer realized they would have to pay higher costs to provide insurance.

If the ACA and it's protections are repealed, John will no longer be able to obtain insurance that we can reasonably afford due to his pre-existing condition. The same for me, since I have been pregnant and that will be considered a pre-existing condition too. I worked in the medical and insurance field prior to the ACA and the truth is that I saw many people who were routinely denied insurance or quoted outrageous premium prices, denied medication, treatment and even hospitalization. I understand the implications of this bill very well. The GOP Senator's statements are wishful thinking, repeated rhetoric and certainly not accurate! The Graham-Cassidy bill (ACA repeal) is not an improvement, but a return to the past.

My family will most likely be forced to use our retirement savings (liquidate 401k) and home equity and eventually go bankrupt paying for his lifesaving meds & treatment (cost for both is 72K annually) and after that, all we can do is hope that he can be treated/saved daily at the local ER room. If he is denied treatment at the hospital, he will stroke out and die within a few weeks. His specialist, Dr Craig Kessler agrees that is our only recourse. Dr . Kessler has said that Canadian medications are not an option for us. We have already concluded that an ACA repeal will effectively disable him, take away his ability to work, bankrupt our family, make him, us dependent on the state and possibly kill him.

The irony is that with his medications & treatment, John is pretty healthy, works fulltime (pays taxes), is a father to our two young children, a Boyscout leader, AND HE IS A REGISTERED REPUBLICAN!

Why are you knowingly voting to disable and potentially kill a working, law abiding taxpayer and crush his family financially? This story is not ours alone, many families are just one diagnosis, one incident, one large medical bill away from financial distress. Some don't even know it, until it happens to them. This is not about choosing an Iphone or fancy vacations over saving and paying for our own healthcare! We have both paid insurance premiums for over 30 yrs. now AND paid our TAXES! We are not in debt and self-sufficient, BUT we still cannot afford the medication and medical bills! Nor, can most working families.

I would like to know why Senator McCain deserves access to healthcare and treatment for his condition, but my husband who has almost the same condition does not. Can you answer that?

I would also like to know why there has been zero discussion about skyrocketing medical, drug costs & premium prices, deceptive billing practices (unbundling) and the lack of transparency both in billing practices and insurance policies.

Helen and John David Darby

[REDACTED]

Wright, Kevin (Finance)

From: [REDACTED] >
Sent: Sunday, September 24, 2017 3:30 PM
To: gchcomments
Subject: Hearing to Consider the Graham-Cassidy-Heller-Johnson Proposal
Attachments: Senate Committee on Finance .docx

Hello,

Attached you will find my personal statement in relation to the Hearing to Consider the Graham-Cassidy-Heller-Johnson Proposal. I thank you in advance for reading it.

Kind regards,
Marija

Dr Marija Bogic
Psychologist @ the Award Winning Innovationbubble

[REDACTED]

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Sunday, September 24, 2017 3:32 PM
To: gchcomments
Subject: Graham Cassidy Act

As the wife of a Type 2 diabetic, I am appalled by this bill. To think that my husband would be denied coverage, medication and care he needs to literally STAY ALIVE through this draconian bill is unthinkable not to mention immoral. He has to have insulin, regular checkups and supplies to manage his disease. It is no fault of his that he has this disease so to punish him is outrageously immoral.

We elect representatives to congress to pass laws that protect the people of this nation and support the American way of life. This bill destroys the foundation of millions of people --- their healthcare. How dare you make these life and literally death decisions for so many without a second thought. How dare you put millions of innocent and needy people on the streets and in despair with your evil plan of ripping this vital portion of their lives out from under them for the sake of a "Win" to your party. How you sleep at night is a mystery to all who have human blood running through their bodies and hearts and souls. Shame on you all who think that treating the good citizens of this nation this way is right. I can only hope that you someday have to live under the same tyranny that you have subjected the millions of Americans to while you play with their lives and dangle their very existence in front of them. Shame on you and shame on all you think you stand for.

Valerie Lupi-Karlsson
Maple Valley WA 98038

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Sunday, September 24, 2017 3:24 PM
To: gchcomments
Subject: Graham-Cassidy-Johnson-Heller Bill & Public Hearing

I am strongly opposed to the Graham-Cassidy-Johnson-Heller bill. Please veto it!

Lyle D. Updike

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Sunday, September 24, 2017 3:31 PM
To: gchcomments
Subject: Vote No On Zombie Healthcare Bill

I am writing to express my extreme opposition to the Graham-Cassidy- Heller-Johnson proposal. Instead of continuing down a bipartisan path and working on issues to improve the strength and stability of the Affordable Care Act's (ACA) marketplaces, the sponsors of this legislation have put forward a proposal that will:

- Eliminate the financial assistance that helps low- and moderate-income families purchase health care coverage;
- End expanded Medicaid coverage that helps millions of low-income adults;
- Gut Medicaid through deep, permanent cuts that would grow over time and threaten care for millions of low-income seniors, children, and people living with disabilities and shift massive costs and risks to states;
- Jeopardize access to life-saving and effective treatments for addiction and weaken states' efforts to address the current crisis of drug overdose deaths
- Undermine essential protections for people with pre-existing conditions;
- Resurrect - and worsen - the devastating cuts in coverage and benefits that the American public and the majority of Congress have already rejected.

The Graham-Cassidy- Heller-Johnson proposal threatens the health and financial security of millions of Americans including older adults, low-and moderate-income families, people living with disabilities, veterans and people with preexisting conditions. It does nothing to improve the affordability or availability of coverage for consumers and will likely result in at least one million Pennsylvanians losing coverage by 2027 and will undermine the financial stability of our health care system and place additional fiscal strains on our state budget.

Jan Eickmeier
Emmaus, PA

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Sunday, September 24, 2017 3:30 PM
To: gchcomments
Subject: Please vote NO

On the Graham-Cassidy health care bill. It will be a travesty for our country.

Sent from my iPhone

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Sunday, September 24, 2017 3:30 PM
To: gchcomments
Subject: public testimony re the Graham-Cassidy bill

To Whom it May Concern,

Our family relies on quality, affordable healthcare. Because of this, we oppose the Graham-Cassidy bill. We would like to see a bipartisan Congressional effort to improve the ACA, not repeal it.

Sincerely,
Kate and Peter Lamdin

[REDACTED]
[REDACTED]

Wright, Kevin (Finance)

From: [REDACTED]@gmail.com>
Sent: Sunday, September 24, 2017 3:28 PM
To: gchcomments
Subject: Opposed to Graham-Cassidy bill

To the Senate Finance Committee,

We would like to see a bipartisan Congressional effort to improve the ACA, not repeal it. Please do not pass the current Graham-Cassidy bill because it is yet another rushed attempt to reform health care that will result in taking health insurance away from millions of Americans and gutting Medicaid. More effort needs to be made to find bipartisan solutions to our health care needs, and it is time for ALL members of Congress to work together to accomplish this in order to serve the public that you ALL represent.

Sincerely,

Kathy and Dana Dawes
Moscow, Idaho

Wright, Kevin (Finance)

From: [REDACTED] <[REDACTED]@gchcomments.com>
Sent: Sunday, September 24, 2017 3:28 PM
To: gchcomments
Subject: Healthcare

The fact that this is even a discussion is appalling. Medical care is a basic human right and I don't understand why we are the only industrialized nation that doesn't believe that. I would gladly pay higher taxes to know my neighbors, family members, and friends are able to see a doctor when needed.

Stop engaging in this toddler slap fest and find a way to provide REAL healthcare to EVERY American.

--
Andrea Whitmer

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Sunday, September 24, 2017 3:28 PM
To: gchcomments
Subject: NO ON #grahamcassidy

Please vote NO on #grahamcassiday Healthcare

Susan Philp Bivona

Art Educator, Mount Prospect School

- 2012 NAEA New Jersey Art Educator of the Year • 2011 AENJ Distinguished Service Award • 2009 National Elementary Art Educator of the Year
- 2008 Mount Prospect School~Teacher of the Year Sent from my iPhone

Wright, Kevin (Finance)

From: [REDACTED]@com>
Sent: Sunday, September 24, 2017 3:22 PM
To: gchcomments
Subject: How the ACA Helps My Family

Hello,

My name is Vi La Bianca and I want to take this opportunity to explain how the ACA helps my family.

My family is plagued with IBD. My little sister Emily (22) has ulcerative colitis and little brother Anthony (17) has Crohn's disease. They are both reliant on our estranged father's health insurance, which they get access to until they are 26. Without that coverage, they wouldn't be able to afford the \$2,000+ bi-monthly infusions/pills they need to live normal lives free of pain and to reduce their chances of needing life-altering surgery later on. Even with their current plan, it's difficult to make ends meet, since my mother is supporting the whole family on her own and going to school part time to get a better job.

Even after they turn 26, without the ACA's protection for those with pre-existing conditions, my siblings won't be able to afford their treatment. Emily is a missionary and Anthony's goal in life is to become a youth pastor. Neither of those careers, despite their lasting spiritual importance, make a lot of money. They are willing to sacrifice their own future wealth for their beliefs, and the least we can do as a Christian nation is make sure there is a safety net for those who make such sacrifices.

Please take this story into consideration during the debate that is to follow tomorrow and the days following. We are good people, and we are praying for you. We hope you will make the right decision and save the ACA from this latest assault on our right to healthy and fruitful lives.

Sincerely,
A concerned citizen

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Sunday, September 24, 2017 3:28 PM
To: gchcomments
Subject: No repeal of Obamacare

To whom it may concern

I am a physician. This bill is a travesty and inhumane. Denying adequate health care to anyone is an obscenity

Access to health care does not mean ADEQUATE or affordable health care

Stop this.

[REDACTED]
Su
[REDACTED]

[REDACTED]
[REDACTED]

[REDACTED] Committee
[REDACTED] Institute
[REDACTED]

Clinical Assistant Professor of Psychiatry
Weill Cornell Medical College
New York, NY

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Sunday, September 24, 2017 3:28 PM
To: gchcomments
Subject: Medicaid Cuts

Dear Senate Finance Committee, Senator Marco Rubio and Senator Bill Nelson,

My 21 year old daughter Lindsey has lifetime disabilities. She graduated with a special diploma. Along the way she has been an active member of her community as a volunteer and taking part in programs that are designed to enrich her life and the lives of others. Since her birth we as a family have done all we can to support her, expose her to as many things as possible to aide her in doing the most she can possible do. Many of the programs she has participated in are funded through medicaid . These programs rely on this funding so Lindsey and others like her can be as productive and as independant as possible. These programs also allow us parents the opportunity to remain employed while our children are being cared for. Lindsey also relies on Medicaid for her medical care. Without the medical care she receives through medicaid she would not remain healthy and as a family we would not be able to keep our head above the financial waters. We want to continue to provide most of her care at home but we do not want her to vegetate because we can't afford to keep her in programs that continue to increase her skills and helps us provide an enriched life for her. These programs allow her and others the opportunities to be productive and an active member of our community which I believe is a basic right for all. It is very hard for me as a mother to imagine anyone in our government to actually vote for something that will harm my child and others with disabilities. How would you feel if someone was going to take the life blood from your child. Can you imagine not being able to provide for your child who can not provide for themselves, can you imagine them being locked up in a place where they are not loved and provided well for because you just couldn't provide for all of their needs due to their disabilities. Can you imagine not being able to provide medication to your child because of cost. You maybe in an income bracket in which these things would never be an issue for you, but for most of us that is not the case.

Please do not vote for the Graham-Cassidy legislation that will harm Lindsey and many others with disabilities.

Thank you for your time and consideration,
Rhea Campbell
Lindsey's mother

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Sunday, September 24, 2017 3:27 PM
To: gchcomments
Subject: Graham-Cassidy

The Graham-Cassidy bill is nothing short of cruel and sadistic--quite literally mass murder. It is proof positive of Tom Perez's assertion that Republican politicians don't care about people. As a clinical and forensic psychologist, I will state it also reflects a collective sociopathic mindset that can't be reasoned with. Rather, along with any other bill that denies people access to affordable, quality healthcare, the Graham-Cassidy bill simply must be stopped.

Thank you for your attention to this most pressing matter.

Dr. Roy Wilensky
Fairfax, VA

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Sunday, September 24, 2017 3:27 PM
To: gchcomments
Subject: Graham-Cassidy bill.

Dear Senate:

My family relies on quality, affordable healthcare.

Because of this, I oppose the Graham-Cassidy bill.

All my life I've been quite healthy and have paid large monthly premiums to Kaiser during many months where no medical help was needed.

Now that my husband and I are approaching the age where we may, for the first time, need more serious medical attention and Medicare, we will need the ACA to stay.

I would like to see a bipartisan Congressional effort to improve the ACA, not repeal it.

Sincerely,

Ann Phelan

Novato, CA

Wright, Kevin (Finance)

From: K [REDACTED]@verizon.net
Sent: Sunday, September 24, 2017 3:26 PM
To: gchcomments
Subject: Grahme-Cassidy

I do not support this bill. Society is better off when we support good healthcare for everyone. Please let our government work as it was intended. Our elected officials should work together to make "Obamacare" better. Please hold hearings to get input from knowledgeable people, not big Republican donors. Then deliberate and compromise.

Kathleen Emerson-Dell
Reston, Virginia

Wright, Kevin (Finance)

From: [REDACTED] m>
Sent: Sunday, September 24, 2017 3:26 PM
To: gchcomments
Subject: STOP Graham-Cassidy Bill

AARP & Every major health organization along with Blue Cross Blue Shield Insurance hand come out against this bill calling it disastrous for 1) Low Income 2) Pre-existing and 3) Seniors. This bill needs to fail and Congress needs to Fix Obamacare

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Sunday, September 24, 2017 3:26 PM
To: gchcomments
Subject: Comments on the Graham/Cassidy bill

I want to comment that I deeply oppose the Graham/Cassidy bill.

"Life, liberty and pursuit of happiness" should include the right to not die from a treatable disease. An estimated 45,000 Americans will die every year if this bill passes and Obamacare is repealed. We have the resources to protect Americans, and we have a constitutional imperative to do so.

It is also a moral issue. I do not believe the Founding Fathers -- who could not imagine a world with our ability to cure diseases -- would support letting Americans die because of lack of insurance.

It is also an economic issue -- prices will sky rocket and chaos will ensue in the marketplace. We should be seeking to stabilize the market, cover every American, and bring down costs. Shifting risk and costs to vulnerable Americans is not bringing down costs-- it's simply shifting them. Someone will pay or people will die.

If we are going to shift the cost of health care it should be to the producers of products that raise the cost substantially of health care such as tobacco.

Sincerely,
Lindsay Sturman

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Sunday, September 24, 2017 2:55 PM
To: gchcomments
Subject: GOP health care bill

To Finance Committee:

I am deeply disappointed in the senate. A bill that impacts 1/6 of our economy; results in tens of million Americans without insurance; and fundamentally changes all of Medicaid is too important to be voted on without rigorous hearings; input from stakeholders; and a complete CBO score.

You are no longer the world's most deliberative body, and that is a loss to America.

Joan Wieging
Cincinnati, Ohio. 45208

Sent from my iPad

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Sunday, September 24, 2017 3:26 PM
To: gchcomments
Subject: Graham-Cassidy hearing, Monday, Sept. 25, 2017

This is my public testimony for Monday's Graham-Cassidy hearing.

Access to quality, affordable health care is **essential to the survival** of my family.

That requires, under the current system, access to quality, affordable health insurance, that meets regulations for "no pre-existing conditions".

The proposed Graham-Cassidy bill fails to meet the minimum conditions for providing effective health insurance. It is being rushed through, without extensive discussions and CBO scoring. It worsens the poor reputation of the GOP-controlled senate, as you try a new, secret, highly partisan approach. It throws millions of Americans off healthcare in the coming years. This wrong. I strongly oppose the Graham-Cassidy bill.

I would like to see a bipartisan Congressional effort to **IMPROVE** the ACA, not repeal it.

Yours faithfully,

Peter van der Linden

[REDACTED]

Wright, Kevin (Finance)

From: Sean Burke <seanburke08@sh.com>
Sent: Saturday, September 23, 2017 9:04 PM
To: gchcomments
Subject: Graham Cassidy

The Graham Cassidy healthcare bill is one that will not only be a disaster for the American people. Causing death and financial destruction upon the very people congress is supposed to be representing is cruel beyond belief. Do not pass this bill. Political promises mean nothing compared to the destruction and death of American citizens. End this madness. Sent from my iPhone

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Sunday, September 24, 2017 9:26 PM
To: gchcomments
Subject: Opposition of Graham-Cassidy Bill

Dear Sens. Graham and Cassidy,

I have friends that rely on quality, affordable healthcare. Because of this, I oppose the Graham-Cassidy bill.

My friend is a small business owner in Northwest PA and is raising his two girls as a single Dad. They wouldn't be able to go to the doctor for regular check ups without the ACA. I am proud of the business he's built and proud of the girls he's raising. He shouldn't be injured by this bill.

I would like to see a bipartisan Congressional effort to improve the ACA, not repeal it.

Sincerely,

Greg Graziano
Eugene, OR

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Sunday, September 24, 2017 3:26 PM
To: gchcomments
Subject: Healthcare from my POV...

To whom it may concern,

My name is Matthew Davis. I'm 32 years old, 6'2" Caucasian male. About 235lbs. Former smoker, alcoholic, and hopeless opioid addict. That's all former as I believe anything I do is a conscious decision now and I would like to connect to that which I didn't know was there, because of the natural ability I'm about to request funding for. Please hear me out.

It's been a little over a year ago that I chose to be addicted to everything (literally LIFE itself) in hopes of curing the aspect that there can only be one, that the opioid addiction had created in my life. Maybe those who read this can understand a bit of what I speak of.

I'm healthy as I've ever been, completely negating the healthcare system in its current form. It has come under my attention that since some believe healthcare is mandatory and others perceive this as a profitable business of keeping those sick, I dare say...what exactly are we doing about something that clearly only works 50% of the time, in a world where 100% is expected.

I would like to specifically ask for funding for holistic healthcare services for those who would seek this route consciously, that I have chosen. I am currently unemployed and am happily married to my wife Meagan Brytewater Davis. I have naturally been drawn to healing in many different forms and practices and I believe I am equipped currently to channel this focus.

While I have used illicit substances in the past personally, I would like to give my word that if afforded this true gift of opportunity, it would not be required for anyone to need anything other than themselves and the ability to speak English. I am very willing to seek some type of schooling, or curriculum if you will, to help the lender of requested funds feel confident in their investment.

Currently I am working on a diet plan with physical and "mental" health awareness and exercises that I truly feel are very much needed in this current system. I am prepared to make this my mission should I be graced to do so. I come from very little means, and have experienced quite a bit of everything if I may say so.

Much love and respect to the labor and means we all have shared up to this point in time. I am thankful regardless of the green light or not on this endeavor, because it will help me further realize my true purpose which I believe, is in the healing arts.

Namaste sincerely,

Matthew Davis
[REDACTED]

Wright, Kevin (Finance)

From: [REDACTED] <[REDACTED]@[REDACTED]>
Sent: Sunday, September 24, 2017 3:25 PM
To: gchcomments
Subject: Graham Cassidy

This bill is a disaster for American citizens who desperately need healthcare. Insurance companies hold us hostage with outrageous premiums and bad coverage with high deductibles and exclusions. The days of job provided insurance and pensions are winding down. We need to work on bipartisan solutions and strengthen the ACA. Thank you. NO on Graham Cassidy!!!!

Sent from my iPhone, please excuse auto correct and typos ♥️📧

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Sunday, September 24, 2017 3:24 PM
To: gchcomments
Subject: GRAHAM CASSIDY PLAN

Importance: High

TO: Senate Finance Committee

RE: Graham-Cassidy plan

Please, in the process of re-organizing the current healthcare funding system, you must not reduce federal and state funds for people with Intellectual / Developmental Disabilities. "IDD"

PLEASE READ MY STORY:

I AM A WORKING-MOM WITH DAUGHTER (AGE 26) DIAGNOSED WITH A RARE GENETIC SYNDROME. There is no common name for it. We just live with the reality that she has physical, emotional and cognitive deficits that make it unfairly hard for her to function in our society. Unable to fully comprehend, fully process, and follow instructions along with untreatable anxiety results in DISABILITY-NO GAINFUL EMPLOYMENT. She relies on our state and federal assistance programs for her survival.

PLEASE SUPPORT the Availability of SERVICES

There has been a fundamental federal-state partnership that has existed for over 50 years. This must continue in order to fairly treat the nation's IDD on an equitable basis. States cannot absorb the full cost as currently being talked about.

As she was born with her condition, she will need supports through-out her life. Medicaid (federal) directly funds the State of California and The San Diego Regional Center. They are instrumental in her life and provide ongoing supports via the

- Supported Living Program whose goals are for people like my daughter to achieve greater living independence
- IHSS to assist her to live not in an institution, but like others-in their own home
- Day Program that promote and develop self-determination, independence, productivity, and inclusion in community life.

PLEASE KEEP THESE SERVICES – She can't become part of the homeless.

PLEASE SUPPORT the Availability of HEALTHCARE

Additionally, it is critically important that she have access to comprehensive, affordable, quality, non-discriminatory coverage and benefits for her physical and behavioral healthcare issues.

She, and many like her, with IDD are not employable, but need critically important healthcare supports. There must be a carve-out / exception to any general healthcare plan !!

PLEASE KEEP HER Medi-Cal health care benefits

PLEASE PRESERVE Pre-Existing Conditions: She was afflicted from birth.

PLEASE – WE Oppose High Risk Pools

The high risk pool concept proposed is not sufficient to ensure people with pre-existing conditions have adequate coverage. High risk pools have been shown by a range of experts to not be effective to addressing the needs of this population.

PLEASE – VOTE WITH YOUR HEART Preserve her current life sustaining services so she can continue to adapt into our society.

BEFORE ANYTHING IS PASSED, THE IDD POPULATION AND THEIR LIFE SUPPORTS MUST BE PROTECTED !!! THEY HAVE NO GAINFUL EMPLOYMENT.

KEEP WORKING TO PASS A BETTER PLAN... NOT THE GRAHAM / CASSIDY PLAN.

L. TEAYS
SAN DIEGO TAX PAYER

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Sunday, September 24, 2017 3:23 PM
To: gchcomments
Subject: Graham-Cassidy bill

I urge all members of Congress to vote NO on the Graham-Cassidy bill. Healthcare is something ALL Americans should have equal access to, and not something that only the "haves" in our country have.

Get [Outlook for Android](#)

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Sunday, September 24, 2017 5:24 PM
To: gchcomments
Subject: Cassidy Graham Bill

Please consider the impact this bill will have on all Americans! Rushing to remove the Affordable Care Act without proper CBO review is reckless to our lives. While there maybe imperfections with the ACA, the coverage it provides for people with pre-existing conditions still makes it better than Cassidy Graham.

I also agree with Senator McCain that a bill of such magnitude needs to proceed through regular order.

Sent from my iPhone

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Sunday, September 24, 2017 3:20 PM
To: gchcomments
Subject: Graham Cassidy bill

As a voter with pre-existing health conditions, I strongly oppose the Graham Cassidy bill. The Affordable Healthcare Act has been a blessing to me, and I see no reason for it to be repealed.

I'm ashamed that my Congress is acting so childish in wasting time on this, when there are so many more critical issues at stake.

Sincerely,
Melanie C. Duncan

[REDACTED]

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Sunday, September 24, 2017 3:22 PM
To: gchcomments
Subject: Health care bill

Health care will not be affordable to too many Americans under this new proposed bill. Please do not repeal the ACA.

--
A difference of taste in jokes is a great strain on the affections.
-- George Eliot

Wright, Kevin (Finance)

From: [REDACTED]

Sent:

Sunday, September 24, 2017 3:22 PM

To:

gchcomments

The Cassidy-Graham ACA repeal bill is the same old story – it would cause millions of people to lose coverage, end Medicaid for all practical purposes, eliminate tax credits, raise individual market premiums, and does not deal with opioid addiction. The country needs healthy citizens and the majority of citizens need health insurance to help gain/maintain their health. This will not give people the possibility of realistic, honest health care and should never become law.

Mary Duerksen

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Sunday, September 24, 2017 3:21 PM
To: gchcomments
Subject: Graham-Cassidy Bill Vote

NO! Vote Hell No!

Thank you,
KB

Sent from my iPhone

Wright, Kevin (Finance)

From: Christina Zappa-Palor [vanderbilt@gmail.com]
Sent: Sunday, September 24, 2017 3:21 PM
To: gchcomments
Subject: Public Testimony Comment for Graham-Cassidy hearing

Dear Senators

I rely on quality, affordable healthcare. Because of this, I oppose the Graham-Cassidy bill. I have asthma and food allergies, includin

g
to lactose. Because of having both conditions there is one inhaler I can use to help me breathe as all others contain lactose. Without healthcare I would not be able to afford the inhaler and would have to miss work often.

Additionally, members of my family rely on Medicaid. Without Medicaid and access to mental health care, some members of my family would be unable to hold a job and would then struggle to pay their bills and rent.

I would like to see a bipartisan Congressional effort to improve the ACA, not repeal it.

Sincerely,

Christina

Arlington, Virginia

--
Do smALL things with great love!
-Mother Theresa.

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Sunday, September 24, 2017 3:52 PM
To: gchcomments
Subject: Mental health care under Graham-Cassidy

I am writing to say the Graham-Cassidy bill would be a disaster for families struggling to obtain care for loved ones with mental illness.

I am sharing my story with you but my family member would not want it to become public.

I have a family member with bipolar disorder who with medical care lives on his own, works at a responsible job, and pays taxes.

Without affordable medical care, he was unable to work and was curled up in a ball for months at a time, straining our ability to care for him, and would have needed SS Disability benefits eventually. I lost my own job during that time in order to ensure his safety.

It makes sense and saves money to provide medical care to people in need of mental health treatment and support. That way, they can contribute to our economy.

Not having medical care strains family resources, destroys families, and destroys individual lives.

Graham-Cassidy does the following:

- **Allows states to drop the requirement to cover mental health care.** Under this bill, states can let health insurance plans drop mental health benefits.
- **Slashes billions from Medicaid.** This would result in cuts to Medicaid services and eligibility, which would harm children and adults with mental illness.
- **Ends Medicaid expansion.** One in three people covered by Medicaid expansion lives with a mental health condition or substance use disorder.
- **Cuts financial assistance to buy health insurance.** This will leave many people unable to afford the coverage they need for mental health treatment.

Please do not send this bill to the floor.

Regards,
Jane Gurin
Vienna, VA

Sent from my iPhone

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Sunday, September 24, 2017 3:52 PM
To: gchcomments
Subject: Vote against Graham Cassidy-personal story

Dear Senators:

My mother is 81 and lives as a Medicaid patient at a nursing home in Indiana. She was diagnosed with Multiple Sclerosis in 1989 and has been living with this debilitating disease since. My father helped take care of her until he passed away in 2006. Together, they had saved roughly 150,000 for retirement in addition to their social security. They did not live extravagant lives and voted Republican tickets always.

My mother moved into an assisted living community in 2007 following a major automobile accident which left her in a wheelchair full time. Her monthly expenses there were approximately 3500 per month. Due to assistance from the VA and careful management of her savings we were able to survive the market crash of 2008 although she received only a pittance after the sale of her home at the height of the real estate crash. We were able to stretch her resources out until she suffered a pulmonary embolism in Nov of 2016. She was forced to enter the nursing home at that time, which was somewhat fortunate as her resources were exhausted. We applied for Medicaid for her and were grateful that she could qualify.

Her expenses at the nursing home cost \$250 per day and there is no way that her Social Security and \$240 pension could cover those expenses. Neither my sister nor I are able to cover the \$91,250, per year for her care.

She has done nothing wrong. In fact, she has followed the contract between herself and the government of paying into Medicare/Medicaid over the years so that it will be available to her when she needs it. She needs it now and aside from the MS is largely healthy. She could live for another 10-15 years.

The changes you are considering could result in her losing her Medicaid coverage and bankrupt her and the rest of our family as we try to provide her the care she deserves.

It is unconscionable that you, who receive government subsidized health care and retirement would vote to remove that from my mother or anyone else like her.

While you may feel changes are necessary to fix the Affordable Care Act, these draconian measures are cruel and unnecessary. Stop it! Reach across the aisle and try to work with the Democrats to find a workable solution. In the mean time, kill this bill and save my mother and the 32 million other Americans who need and deserve health care.

Strongly against the Graham/Cassidy bill.

Guy Bosworth.

Sent from my iPhone

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Sunday, September 24, 2017 3:51 PM
To: gchcomments
Subject: In support of the Affordable Care Act and against Cassidy Graham and any ACA repeal bill

My family relies on quality, affordable healthcare. Because of this, I oppose the Graham-Cassidy bill.

We appreciate the ACA provisions of covering people with pre-existing conditions, and affordability, One of my children who is 29. She has been until now, covered by her employer but she has stopped working to get a Master's Degree so right now the best choice for healthcare for her was through the Affordable Care Act. Without it it would have been very difficult for her to afford good, comprehensive healthcare. She is also well but does have several pre existing conditions which would have driven up her premiums.

My other daughter is 24 so still covered by our health insurance due to the Affordable Care Act. She does not have any benefits in her job too, so when she turns 26 she will need to go on the ACA as well. She also is well but has pre existing conditions.

I would like to see a bipartisan Congressional effort to improve the ACA, not repeal it.

Sincerely,

Gary Appell

Mill Valley, California

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Sunday, September 24, 2017 3:51 PM
To: gchcomments
Subject: NO GRAHAM / CASSIDY!!!

I am a 2 time cancer survivor with multiple treatment related injuries, some of which may be life threatening. If this bill becomes law I will lose my pre existing conditions protections and may lose coverage if lifetime caps are once again allowed. I depend on my health insurance to live!

I resent the Republican Party for being so IRRESPONSIBLE with my life and the lives of millions of kids, elderly, disabled, opioid addicted, and people with serious health issues. This bill is bad policy but will show itself to be bad politics. Americans are NOT stupid! We know Republicans are pandering to angry donors who want their tax cut and an angry base that wants to dismantle the signature achievement of the first black president.

This is SHAMEFUL!!! Doing it at my, and millions of others expense....UNCONSCIONABLE!!!! VOTE NO on DRACONIAN GRAHAM / CASSIDY!!!!

Wright, Kevin (Finance)

From: Anne Altshuler <anne.altshuler@wisc.edu>
Sent: Sunday, September 24, 2017 3:51 PM
To: gchcomments
Subject: Graham - Cassidy Bill

As a Registered Nurse, IBCLC (International Board Certified Lactation Consultant), mother of five and grandmother of six, I have a strong interest in quality, affordable and accessible health care. I believe that the proposed Graham-Cassidy Bill is a step backwards, not forwards. I ask you not to pass this bill.

We need a bill that will insure that those with pre-existing conditions will be covered, a bill which will not increase costs for pregnancy care to outrageous levels, and a bill that will require all to pay into the system even when healthy. All of us will need care at some point, whether we plan for it or not. I do not feel that letting the states have a block of money to decide how to cover their citizens is a practical way to deal with health care in this country. Look at what happened with the tobacco settlement money. Few states used the money as intended, towards tobacco education. Instead, it often went to fill budget gaps in other areas. When someone develops cancer, or has a child born with a birth defect, or is hit by a drunk driver, they should not face bankruptcy. When someone is expecting a new baby, they should not defer pregnancy care because they cannot cover the costs. That only leads to more extremely expensive care for complications that could have been prevented or caught and treated before they became a crisis. If other countries can insure every citizen, I think we can come up with a thoughtfully crafted and carefully vetted bipartisan health care plan that would do the same. And it should not be done in secret.

Anne Altshuler, RN, MS, IBCLC
Madison, WI

Wright, Kevin (Finance)

From: [REDACTED] n>
Sent: Sunday, September 24, 2017 3:50 PM
To: gchcomments
Subject: Graham-Cassidy will leave disabled in peril

Graham-Cassidy hurts those with disabilities in several ways.

The Graham-Cassidy bill does not protect those with pre-existing conditions from exorbitant premiums. Therefore, many will not be able to afford insurance, particularly those with permanent disability, such as my son who is autistic and developmentally delayed.

Further, this bill cuts Medicaid, removing the healthcare safety net for those with disabilities such as these.

Gutting Medicaid also cuts the educational services my child and many others can receive, as public schools fund some services for disabled children via Medicaid. Cutting educational services required by those with disabilities runs contrary to ADA and IDEA federal law, as well as basic morality.

It is the responsibility of a civil nation to care for the weakest and most vulnerable. Graham-Cassidy does quite the opposite.

Sincerely,

Suzannah F. Williams
Lexington, KY

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Sunday, September 24, 2017 3:50 PM
To: gchcomments
Subject: The Graham-Cassidy Bill

Dear Representatives,

I'm writing today to express my concerns regarding the proposed Graham-Cassidy bill.

I'm a 66 year old teacher from San Jose. I've been in the field of education ever since my ex-husband deserted my two daughters and me almost 3 decades ago, leaving us not only heart-broken, but destitute. The girls were young (8 and 11 years old), the house went into foreclosure, bankruptcy was imminent, and we were without health insurance. But fortunately, I had just completed my teacher training and was newly certificated in the state of California. However, the timing couldn't have been worse--it was September, the new school year had already started and full-time positions were not to be found. I scrambled to find a teaching job, any job. I was offered a part time position teaching kindergarten language arts when I pleaded my case to the principal at my local elementary school. The principal was a kind soul and not only offered me a job, she also recommended me for a position at another school site. By cobbling together two categorical teaching positions at two different school sites that year, I was able to afford housing and food for my family of three. But two part-time jobs don't add up to full time employment, even though I was working full time hours. And since I didn't have "full time" work, I didn't qualify for benefits.

Thank goodness for MediCal! Less than six months prior, my youngest had undergone lung surgery and still needed daily treatments. We were hanging on by a thread, but thanks to MediCal, her doctor's visits and the prescriptions she needed were covered.

Things continued to turn in our favor. the next school year, we relocated from Southern California to San Jose, where I have extended family. We moved in with my sister and brother-in-law, my two daughters and I sharing one room. Living in close quarters meant I didn't have to pay for housing and could start saving for my own home. More important, I had found employment with San Jose Unified School District, as a State Preschool teacher, at 5/6 full time pay, but at least offered full benefits so I could get quality healthcare for my children. Within another year, I segued into a full time position teaching 2nd grade. Within 3 years, I was able to buy a small townhouse of my own. There were a few rough years when the girls were in college...I was working 3 jobs (teaching full time, working retail on the weekends, and teaching adult ed one night a week) to help them with tuition and school expenses. But both graduated with honors from a top university and so it was well worth it. It wasn't until they were both out of college that I finally began to plan for my retirement in earnest. That was about ten years ago.

Fast forward to today. I've spent 22 years in the Berryessa Union School District in east San Jose, 25 years as a member of the California Teachers Association, 25 years contributing to the California State Teachers Retirement Fund, and 10 years aggressively contributing to a private retirement plan (because my retirement benefits under STRS will not be enough to cover my expenses and thanks to WEP and GPO, I'll get diddly from my time working in the private sector even though I spent over a decade contributing to Social Security prior to starting a family). After all that hard work, I was planning on retirement after the current school year. Then a new president came into office and he's bound and determined to eradicate the ACA.

I rely on quality, affordable healthcare. I'm Type 2 Diabetic, but have my health situation under control with the lowest dose of medication, proper diet, and regular exercise. However, despite a healthy

lifestyle, I have a "preexisting condition" and if the Graham-Cassidy bill passes, my health care costs could sky rocket. I've planned meticulously for my retirement, and despite having started teaching mid-life, as a second career, I felt like I was financially ready. But if the Graham-Cassidy bill passes, I fear I will be put in the position of having to work 'til I die, in order to continue to have adequate healthcare.

I also have friends and family members with pre-existing conditions. My daughter (the one who had lung surgery at the age of 7) has her asthma under control, but it's still a preexisting condition. My eldest daughter had a high-risk pregnancy due to ITP (Idiopathic thrombocytopenic purpura) but has blessed me with a beautiful grand daughter. Despite the fact that her condition was pregnancy related and has since gone into remission, it is still considered preexisting. What happens to her coverage if/when she tries to have a second child? I have numerous friends and relatives who have recovered from cancer thanks to affordable cancer treatments. And of course, being of a certain age, I have countless friends and family members who have reached their golden years and are living on fixed incomes and can't afford to see their healthcare costs increase.

Please, do not allow the Graham-Cassidy bill to pass! Instead, I would like to see a bipartisan Congressional effort to improve the ACA.

Please listen to your constituents! We need our health care!

Sincerely,

[REDACTED]

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Sunday, September 24, 2017 3:50 PM
To: gchcomments
Subject: I Oppose Graham-Cassidy

> I strongly oppose Graham-Cassidy. This plan doesn't benefit citizens, except for a select few wealthy Americans that are in no way disadvantaged by the Affordable Care Act. It mostly would reverse improved limits on insurance companies, upon whom all Americans are beholden if we want to live through any medical issues. I don't want insurance companies to be able to profit more on Americans' means for survival- these companies make enough money playing fair and don't need laws letting them play dirty. I want logical regulations in place to make insurance as good as possible for the maximum number of people possible, and Graham-Cassidy would only roll back these rules, once again allowing pre-existing conditions, age, gender, etc. to affect one's ability to get reasonably priced healthcare. I hope that my voice as an American citizen reaching out to my representatives is heard louder than the "free speech" (\$\$) of lobbyists swaying Senators' votes.

>
> Thank you,
> Sarah Jane Jaffe

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Sunday, September 24, 2017 3:50 PM
To: gchcomments
Subject: GRAHM-CASSIDY

We need bipartisan solutions to solve the issues confronting healthcare in the United States! This is the United States of America! We are the wealthiest country in the world and yet we are the only industrialized country that has not solved providing affordable healthcare solutions to all of our citizens!! We need the Congress to work together to solve these very difficult problems! We need Congressional hearings with input from all stakeholders in the healthcare system!! Crafting a bill in secret by a small group of legislators is a recipe for disaster!! We must have comprehensive reform based on a thorough understanding of all of the issues and bipartisan solutions to address these issues!!

Debbie Champ
Ames, IA
[REDACTED]
[REDACTED]

Sent from my iPhone

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Sunday, September 24, 2017 3:49 PM
To: gchcomments
Subject: Oppose Graham-Cassidy-Heller

Senate Finance Committee,

I urge you to reject Graham-Cassidy-Heller in favor of the bipartisan bill the Senate HELP Committee was considering. Graham-Cassidy-Heller would cause 32 million people to lose their health coverage while destroying Medicaid and harming some of the most vulnerable members of our communities, seniors and people with disabilities.

As a young person who has spent my career so far in public service in jobs that do not provide health insurance, I have personally benefitted from the key provisions of the ACA. And yet, I'm the lucky one—I'm healthy enough to have probably been okay (but not guaranteed!) There are others in my community—the elderly, single mothers, low-wage earners—who are in far greater need of health care but would not be able to afford it without the ACA.

Please reject GCH and return to the bi-partisan effort to strengthen the ACA.

Cody Cassidy
Columbus, OH

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Sunday, September 24, 2017 3:49 PM
To: gchcomments
Subject: Health "care" bill

Please do not pass the current bill. It will have a negative impact on our most vulnerable citizens: the poor, the elderly, children.

Wright, Kevin (Finance)

From: [REDACTED] et>
Sent: Sunday, September 24, 2017 3:49 PM
To: gchcomments
Subject: Graham- Cassidy bill

Passing the Graham-Cassidy bill as a matter of political expediency because big GOP donors demand tax cuts, is an atrocious betrayal of the American people. This bill does not have a CBO score, has had no public hearings, and is deeply unfavorable with a majority of Americans and the healthcare industry. I work at a cancer treatment center, where the majority of my patients receive Medicaid assistance. This Bill would decimate their ability to receive treatment and limit their ability to pay for treatment. Cutting Medicaid spending directly affects patients lives. It's not just numbers. Everyone has the right to receive healthcare and insurance that is affordable and comprehensive. This bill does not do that and as such, should not become law.

Thank you,
Robyn Bragg

Sent from my iPad

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Sunday, September 24, 2017 3:48 PM
To: gchcomments
Subject: Dr. K. Kemplin: statement on Graham-Cassidy impact on macroeconomics & Veterans' healthcare

Dear Distinguished members of the Senate Finance Committee,

As a professor, I'm fairly fluent in the data and language of healthcare macroeconomics and remain stunned that anyone would consider this bill fiscally responsible or a sound budgetary decision. The impacts on the American economy are profoundly negative, details reserved for brevity.

As a clinician, whose work focuses on military and veterans, and since my husband, father-in-law, godfather, brother, uncle, godbrother, grandfather, grand-uncles, and cousin are either still on active-duty or retired from the military, please take a moment to absorb this statement:

War is a preexisting condition.

Not all veterans are 100% covered by VA healthcare. Even those that are often require private health insurance.

Your entire body politic states they are pro-military, yet Graham-Cassidy removes protections for veterans. Military families' healthcare is also affected as not all of them are 100% covered by on-base Tricare.

As a pro-life Christian, I am in utter disbelief that politicians who proclaim they are pro-life are wholly focused on removing healthcare and protections for children born with congenital diseases and neurocognitive disabilities.

Apparently those politicians' concerns end once a fetus is born, but interestingly their claims of being pro-life concurrently ignore maternal-fetal health in utero and pregnancy care.

This bill will literally kill patients, including veterans whose sacred service many elected officials appropriate when it's politically expedient for them to do so.

Anyone who isn't working to actively diffuse this bomb of a bill should resign from their office, church, and hide from their community in shame. It is especially concerning that Senator Cassidy has a degree in medicine, yet is dedicated to violating his sworn oath of *primum non nocere* before the eyes of the public.

Please feel free to contact me for any further statements or questions.

Very respectfully,
Dr. Katharine Kemplin

Jonas Foundation Veterans Healthcare Scholar Research Program Chair, Special Operations Medical Association

NB: My statements are my own, not representative of any organization with which I am affiliated.

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Sunday, September 24, 2017 3:47 PM
To: gchcomments
Subject: Comments on Graham-Cassiday-Heller-Johnson Healthcare Proposal
Attachments: Graham Cassiday Proposal - Senate Finance.doc

Dear Chairman Hatch and Ranking Member Wyden,

Attached please find one document containing my comments on the Graham-Cassiday-Heller- Johnson Healthcare Proposal.

Thank you for this opportunity to comment.

Sincerely,

Linda Landry

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Wright, Kevin (Finance)

From: Karen Flores <kf.flores@gmail.com>
Sent: Sunday, September 24, 2017 3:48 PM
To: gchcomments
Subject: Graham-Cassidy Bill

Dear Members of the Senate Finance Committee,

My husband and I are retirees who rely on quality, affordable healthcare. Because of this, we oppose the Graham-Cassidy Bill. Under the Graham-Cassidy Bill, Michigan will lose federal healthcare dollars. Our premiums and deductibles would certainly increase to unaffordable levels. We are afraid we might need to leave the country! We oppose the Graham-Cassidy Bill and would like to see a bipartisan Congressional effort to improve the ACA rather than repealing it. Thank you.

Sincerely,
Karen Flores
Ypsilanti, Michigan

Wright, Kevin (Finance)

From: [REDACTED] >
Sent: Sunday, September 24, 2017 3:47 PM
To: gchcomments
Subject: No repeal

Please do not pass Graham-Cassidy! Think of the people and the need for better health care. PLEASE

Sent from [Mail](#) for Windows 10

Wright, Kevin (Finance)

From: Rona Arena [mailto:Rona.Arena@...]
Sent: Sunday, September 24, 2017 3:47 PM
To: gchcomments
Subject: (SENDER VALIDATION FAILED --- May not have originated from apparent sender)
Public Comment on Graham-Cassidy Bill

Dear Chairman Hatch and Ranking Member Wyden:

I am concerned about the Graham-Cassidy-Heller-Johnson proposal currently being pushed through the Senate because of the need of Republicans to erase any legislation passed by the previous administration. I recently had a great niece born with Cystic Fibrosis. She will need Medicaid all her live. The current proposal does not ensure that she and others will have the medical treatment they need to survive. Please work with Democrats to pass a single payer plan. Affordable health care is a human right.

Rona Arena

[REDACTED]
[REDACTED]

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Sunday, September 24, 2017 3:46 PM
To: gchcomments
Subject: Health care

How in the World do you think you are helping any Americans with this bill! Shame shame shame! History will record this and your horrible attempts to make America horrible! Shame on you republicans, shame on you! You are the opposite of what makes us American! Shameful!!!

Sent from my iPhone

Wright, Kevin (Finance)

From: [REDACTED]@gmail.com>
Sent: Sunday, September 24, 2017 3:46 PM
To: gchcomments
Subject: please save us

Graham Cassidy= Bankruptcy and Death

How many people will be on the Republican Senate's conscience. Oh wait.
I forgot. They don't have one.

[REDACTED]

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Sunday, September 24, 2017 3:45 PM
To: gchcomments
Subject: Please Vote Against Health Care Bill


Hi,

This is the first time I have written to congress.

I am a diabetes educator and see people of all ages and economic backgrounds trying to prevent or control diabetes and other chronic illnesses. This preventive care helps to prevent more costly complications such as heart attack, stroke, gastroparesis, kidney failure, leading to dialysis, and amputation and helps prevent costly emergency room visits.

I am concerned about the passage of the Graham Cassidy healthcare bill which would leave many of our most vulnerable citizens without essential healthcare services. Please vote against it.

[REDACTED]

 Virus from [REDACTED]

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Sunday, September 24, 2017 3:45 PM
To: gchcomments
Subject: Graham Cassidy...

This health care bill will put my grand daughter's life at risk. She is eight years old. A few years ago she was diagnosed with Guillian-Barre syndrome. This is a potentially fatal disease that she recovered from BUT it can recur at any time in the future. Under the new health care bill the life saving treatment that could save her life would not be covered. While the current health care bill is not perfect a better path would be to focus on fixing it rather than making things infinitely worse for my family as well as the American public.

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Sunday, September 24, 2017 3:45 PM
To: gchcomments
Subject: Graham-Cassidy

To the members of the Finance Committee:

Thank you for taking the time to read my comments. Although the ACA has its flaws, the Graham-Cassidy bill does not improve things, in fact, it makes things much worse. As a cancer survivor, I am a very lucky person. Pre-existing conditions, such as cancer, will price many out of health insurance with potentially deadly consequences. Potential changes to Medicaid that will affect millions need much more time and consideration. The goal should be to insure more Americans, not fewer. A good start to improve health care in America is the bipartisan HELP Committee with Senators Lamar Alexander and Patty Murray. You only need to look at the list of medical professionals and organizations who oppose the Graham-Cassidy bill to see how wrong it is for America.

Thank you,
Theresa Klieber
Portland, OR

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Sunday, September 24, 2017 3:45 PM
To: gchcomments
Subject: No

Graham Cassidy= Bankruptcy and Death

Linda Baxter 95030

Wright, Kevin (Finance)

From: [REDACTED] <[REDACTED]@whitehouse.gov>
Sent: Sunday, September 24, 2017 3:44 PM
To: gchcomments
Subject: No on GC

This current health care deal will do such enormous damage to our country. How many families will go bankrupt, trying to maintain their families health care.

As a cancer patient, it is one more horrible thing to worry about

Graham Cassidy= Bankruptcy and Death

[REDACTED]

Wright, Kevin (Finance)

From: Elizabeth Freeman
Sent: Sunday, September 24, 2017 3:44 PM
To: gchcomments
Subject: the Graham Cassidy bill

The Graham-Cassidy bill is an attack on Americans. It is particularly cruel to women, the elderly, children, those with low-incomes (who are more likely to be minorities), and anyone with pre-existing health conditions. Pretty much all Americans who actually need health care.

The Republican party is trying to rush this bill through congress without waiting for an analysis of its effects because they know just how devastating this bill will be.

By dividing health care availability into 50 different sets of laws and regulations, it sets up America to become Balkanized based on health care access. With those who can afford to, fleeing to states where they can get the care they or their family need to survive, while those too poor to move are left behind to die in parts of America that decide to abandon the sick or injured.

America does need healthcare reform. But it needs bipartisan health care reform, reform that is actually intended to increase healthcare access and cut costs. Not "reform" whose only purpose is to make Republican leadership look like they accomplished something, while paving the way for tax cuts for the wealthy.

Elizabeth Freeman

Wright, Kevin (Finance)

From: N [REDACTED] n>
Sent: Sunday, September 24, 2017 3:44 PM
To: gchcomments
Subject: No to Graham-Cassidy

The majority of the country supports the ACA. Focus on fixing it, don't dismantle it.

When the ACA became the law of the land, my sister and her husband felt they could return home to the United States because they would be able to buy health insurance. She has epilepsy, he has type 1 diabetes. If Graham Cassidy passes, what happens to them, to the millions of Americans like them with pre-existing conditions? When Medicaid is block granted, who do you think will be helped?

Graham Cassidy is an embarrassment from a formerly great institution. You know this bill is terrible and that is why you are cynically trying to ram it down the country's collective throat. Listen to Sen. McCain. Fix the ACA, don't repeal it.

[REDACTED]

Wright, Kevin (Finance)

From: [REDACTED]@gch.com>
Sent: Sunday, September 24, 2017 3:43 PM
To: gchcomments
Subject: Health care

Do not support this bill I am a senior citizen who would not be able to afford medical treatment if this is the law of the land.

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Sunday, September 24, 2017 3:43 PM
To: gchcomments
Subject: Graham-Cassidy bill

I am totally opposed to this proposed bill. Letting states decide who and who does not get certain aspects of health care is ridiculous. It is about time the Republican Party looks beyond those with wealth and does the right thing. Frank Appleton

Sent from my iPhone

Wright, Kevin (Finance)

From: Lauren Plante, MD, MPH
Sent: Sunday, September 24, 2017 3:43 PM
To: gchcomments
Subject: Graham-Cassidy bill

Senators:

All of you, like all of us humans in general, either need health care already or will need it in the future. This bill under consideration makes access to health care more difficult, or even impossible, for your fellow Americans. Permit me to give you several examples from my own life:

1. A young relative of mine perforated a gastric ulcer in high school. This means he has a preexisting condition, which insurers will once again be able to use as a pretext for pricing him out of coverage. He will be uninsured. Unsurprisingly, being uninsured does not reduce his likelihood of needing care in future, only his ability to get it.
2. Women will no longer be able to access Planned Parenthood. This means when they come to my institution to have a baby, more of them will arrive having had no prenatal care (surely you knew that Planned Parenthood offers those services?) This is a bad thing for both mothers and babies.
3. A young woman I saw last month has a severe cardiac condition and a new baby. She will be able to obtain neither contraception--which, in her case, is likely to be life-saving--nor cardiac care under a bill like this. In one act of legislative malpractice, you stand a good chance to orphan that new baby.

And don't tell us states will step in with block grants or flexibility is a good thing. The bill cuts funding, pits needy groups against one another, and asks states to do the impossible job of setting up systems in a too-short 2-year time frame. As I recall, it took Massachusetts 4 years, and they weren't cynically trying to damage their constituents in the process.

I could give you a hundred more examples of how this bill will hurt people, but you're going to have a lot of emails to get through, and, given the legislative maneuvers ginned up to push this thing through, not a lot of time to read.

I urge you to vote this bill down and attend instead to improving the system we have.

<signed>
Lauren Plante, MD, MPH

Sent my iPhone

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Sunday, September 24, 2017 3:43 PM
To: gchcomments
Subject: Against the Graham-Cassidy Health Care bill

I have been struggling with PTSD for many years now and earn below the poverty line. If not for the expanded Medicaid program here in my state, I would be without healthcare entirely. My older brother and sister both died of heart disease. I am coping with the traumatic after-effects of childhood sex abuse. We need to have a bipartisan Congressional effort that seeks to improve on the ACA, not repeal it.

Sincerely, Margaret Redd

Lexington, KY

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Sunday, September 24, 2017 3:43 PM
To: gchcomments
Subject: Protect Our Care. Reject the Graham/Cassidy Healthcare Bill

I'm so worried about what the Graham/Cassidy bill will mean for my friends and family - for my 23-year old cousin with Type 1 diabetes who is able to stay on his mom's employer-based plan and reliably get the medicine he needs, for my friend Eiren for whom the ACA has literally been life-saving (she has PKD - a chronic kidney disease - and was unable to get insured before the ACA, back when insurers could discriminate against people with pre-existing conditions), for my friend Julie who has been battling cancer for decades and recently had to take a hiatus from her job as a teacher because of a lung infection and where guaranteed. For them, continuous coverage and affordable health care is essential.

Then there are all my family and friends in Illinois and across the country who are mothers or who are planning to be mothers who are worried about what their options for maternity care will look like if essential benefits are allowed to be waived, and my female friends who don't want to be mothers yet (or at all) and rely on Planned Parenthood for affordable birth control and family planning. And of course, there are those of us who are blessed to currently be healthy, but who are anxious that this bill means that we would be an accident, an illness, a job loss away from trouble. Please fight for your respective constituents across the country against this horrible bill.

We're anxious and angry and bewildered by the short-sightedness and cynicism of this bill. The good senators Alexander and Murray are already working toward a bipartisan solution to improving the ACA and I would like to see that continue. Please don't pass this bill.

Sincerely,

Meredith Payne

Chicago, Illinois

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Sunday, September 24, 2017 3:42 PM
To: gchcomments
Subject: Healthcare

This bill is not an adequate replacement for Obamacare. It was done in haste and the American people have had little time to understand its policy and economic ramifications.

I am particularly concerned about the potentially devastating effects on healthcare services for children and the elderly -- as well as its effect on people with pre-existing conditions who might be "covered " but with unsustainably high insurance rates.

Please do not vote for this inadequate and dangerous bill.

Debra Stone
Virginia

Get [Outlook for iOS](#)

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Sunday, September 24, 2017 3:42 PM
To: gchcomments
Subject: Health Care Bill

I am the 57-year old wife of a disabled 60-year old man. Our daughter Naomi is an RN, working in the post-surgical rehabilitation department in a local hospital. Most of her patients are elderly, with numerous pre-existing conditions. Before my husband got sick, we were both not only contributing members of US society, but of the world. Our company developed methodology that is now used worldwide for the measurement of, and remediation approaches for toxic trace metals in the environment. Not only did this provide a cleaner environment, *it also saved companies like Alcoa, Exxon, coal-fired power plants, and wastewater treatment companies millions, sometimes billions of dollars.*

Now, my husband cannot stand or walk for more than 1-2 minutes at a time. He needs help toileting, dressing, bathing, grooming, eating, and more. Since he is both epileptic and narcoleptic, I cannot take a job because he needs my constant care. Neither of us is, therefore, covered by employer-provided health care anymore. He obviously has pre-existing conditions and I could also be deemed to have a pre-existing condition (a heart defect, which was repaired).

It is clear that we would be devastated by the latest Repeal and Replace plan. To us, what it signifies more than anything is that many members of the Republican Party actually want people like us to suffer and die. And they are doing all they can to help that happen soon.

Your decision on this matter is more important to us, personally, than on any other issue, and we are watching to determine how we will vote in 2018.

Please do NOT vote for this patently malicious legislative act.

Yours respectfully,
Sharon K. Goldblatt, Nicolas S Bloom, and Naomi Goldblatt-Bloom

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Sunday, September 24, 2017 3:42 PM
To: gchcomments
Subject: Graham cassidy

I will place on my tombstone....KILLED BY GRAHAM CASSIDY.

Linda Baxter 95030

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Sunday, September 24, 2017 3:41 PM
To: gchcomments
Subject: Graham-Cassidy hearing, Monday, Sept. 25, 2017

I rely on quality, affordable healthcare. Because of this, I oppose the Graham-Cassidy bill. Currently I am unemployed and my only health insurance is through Medicaid. I depend on it for ongoing treatment of diabetes and hypertension, including several prescription drugs. I would like to see a bipartisan Congressional effort to improve the ACA, not repeal it.

Sincerely,

David Kaufman

[REDACTED]
[REDACTED]

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Sunday, September 24, 2017 3:41 PM
To: gchcomments
Subject: Graham-Cassidy

It is time to stand up for everyday Americans. This bill just screws over those with pre-existing conditions, those on Medicaid & anyone who has the Essential Health Benefits covered by the ACA. Vote against this bill if you have any common decency left.

Sent from my iPad

Wright, Kevin (Finance)

From: Steve Marquardt
Sent: Sunday, September 24, 2017 3:37 PM
To: gchcomments
Subject: statement on Cassidy Graham
Attachments: Cassidy Graham Statement 9-24-17.docx

below and attached

Hearing to Consider the Graham-Cassidy-Heller-Johnson Proposal
Date of the Hearing: September 25, 2017
Statement of Steve Marquardt

[REDACTED]

[REDACTED]

I am a spinal cord-injured paraplegic. As a disabled 62 year-old with chronic medical conditions I view the Cassidy Graham bill as a threat to my life. There is no reason not accept CBO evaluations of previous “repeal and replace” proposals, all of which show that, coverage for people my age will be priced far beyond my means, and will likely have deductibles and limits that will make it all but useless for me and other older Americans with serious medical conditions. Most perniciously, Cassidy Graham has no real protection for those of us with pre-existing conditions—under it a return to the dark days of “risk pools,” with healthcare coverage simply unaffordable for those of us with ongoing health problems, is inevitable.

In addition, Cassidy Graham’s cuts to Medicaid mean that I will have no safety net. Until last December I had coverage through my employer, but I had to resign from my job after one too many major surgeries, and it now doesn’t look as though I will be able to go back to work. I won’t be eligible for Medicare for 3 years; even if I file a Social Security Disability (SSDI) claim there is a two year waiting period before becoming eligible for Medicare (plus almost a year for the average SSDI claim to be processed).

I’m OK for now though, because I am able pay for my coverage and coverage for my 19 year-old daughter through my wife’s employer’s plan. But my wife had planned to retire this year—she will turn 65 at the end of May, and will be eligible for Medicare. Her arthritis makes her physically demanding job increasingly difficult, and she had been looking forward to retirement, but now must keep working as long as possible to keep her family insured because my ability to purchase health coverage through the ACA is too uncertain to count on.

--
[REDACTED]

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Sunday, September 24, 2017 3:41 PM
To: gchcomments
Subject: I oppose the Graham-Cassidy bill

To my esteemed representatives,

I rely on quality, affordable healthcare. Because of this, I oppose the Graham-Cassidy bill. I am a recipient of Covered CA, and as a self employed professional, I would not be able to afford to purchase an insurance plan at market rate. I would like to see a bipartisan Congressional effort to improve the ACA, not repeal it.

Sincerely,

Sage Staggs
Berkeley, CA

--

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Sunday, September 24, 2017 3:41 PM
To: gchcomments
Subject: Seriously....what do you have against those of us who aren't rich like you???

It seems that there is an effort at the federal level to screw over everyone who isn't rich to give more tax breaks to the rich. Are you really that greedy that you would vote to take health care away from millions of Americans because the Koch brother threatened to not give you anymore money until you do what they want. Your job is to represent ALL OF THE PEOPLE IN YOUR DISTRICT!!!! Not just the ones who will get your re-elected. STOP IT ALREADY!!! Quit succumbing to the bullying of the 1% and the president and do what is right for ALL the people you represent. Don't vote for Graham-Cassidy!!!

Sincerely,

Valerie Leveille - one of the 99% who will be screwed over if you vote yes

Wright, Kevin (Finance)

From: <[REDACTED]@nycap-rr.com>
Sent: Sunday, September 24, 2017 3:18 PM
To: gchcomments
Subject: Opposition to Graham-Cassidy health care bill

I rely on affordable, quality health care. Because of this I oppose the Graham-Cassidy bill. My story with a pre-existing condition is with regards to breast cancer. I would like to see a bipartisan Congressional effort to improve the ACA, not repeal it.

Sincerely,
Lona I Landauer
East Berne, NY

Wright, Kevin (Finance)

From: Victoria Atzl <vatzl@gmail.com>
Sent: Sunday, September 24, 2017 5:41 PM
To: gchcomments
Subject: Against Graham-Cassidy Bill

Hello,

I rely on quality, affordable healthcare, which is why I oppose the Graham-Cassidy bill. As a young woman of reproductive age, I'm deeply concerned by the bill's rollbacks on women's health, including blocking funding of Planned Parenthood through federal Medicaid dollars and allowing states to decide not to cover maternal health care, an absolutely essential health benefit. I do not feel that this bill has my health in mind, or the health interests of other women in mind. I would like to see a bipartisan Congressional effort to improve the ACA, not repeal it.

Sincerely,

Victoria Atzl

Denver, CO

Wright, Kevin (Finance)

From: [REDACTED]@l.com>
Sent: Sunday, September 24, 2017 3:41 PM
To: gchcomments
Subject: Fwd: Health Care Bill comments

I am firmly against the bill to change health care from the Affordable care act. As someone with several chronic health conditions as well as family members with chronic health conditions, we rely on our health insurance to cover the costs of the care and medications we need to maintain our health.

I urge you and your colleagues to vote no on the Graham-Cassidy bill.

Sincerely,
Dara Baker

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Sunday, September 24, 2017 3:40 PM
To: gchcomments
Subject: No on Graham Cassidy

As a person struggling with stage 4 cancer, I shouldn't have to worry about my health care provider pulling the plug on me. It's tough enough as it is. Chemo, tests, stress. Please, let me live out my life without worrying about my families finances to [REDACTED]

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Sunday, September 24, 2017 3:40 PM
To: gchcomments
Subject: Graham Cassidy Health Care

Dear Senators of the Finance Committee:

It's time to stop spending your valuable resources on these repeated attempts to repeal the ACA at all cost. We need you to kill the Graham Cassidy proposal now, and focus on bi-partisen solutions to improve the ACA.

My income is \$72,000/yr. My individual premiums have skyrocketed from \$425/mo three years ago (still out of my budget!) to \$889/mo this year. I have a chronic illness, and I (like everyone else) need excellent affordable health care like you have!

Make no mistake. This is the most important thing you will do in your career.

Thank you,

Lisa S Pierce
Bend, Oregon

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Sunday, September 24, 2017 3:40 PM
To: gchcomments
Subject: ACA

Please be in on the right side of history. The entire world is watching our country endanger its citizens in a variety of ways; all for the corporate dollar. My husband will end up dying a horrific untended death if you do this. Stop putting money before humans, please. I am a US citizen and I vehemently oppose this disastrous bill. This is not a vote for humanity.

Thank you and please do the right thing.

Puanani Leal

Sent from my iPhone

Sent from my iPhone

Wright, Kevin (Finance)

From: [REDACTED]@gmail.com>
Sent: Sunday, September 24, 2017 3:40 PM
To: gchcomments
Subject: Graham -Cassidy bill/ACA HEALTH CARE

My family relies on quality, affordable healthcare. Because of this, I oppose the Graham-Cassidy bill. I currently have Medi-Cal health insurance for me and my son, my recent health conditions have been overwhelming as I had a pulmonary embolism almost 6 months ago and am currently on blood thinners and heart medication. I am also disabled from a head on collision 8 years ago so affordability is crucial for me and my family.

I would like to see a bipartisan Congressional effort to improve the ACA, not repeal it.

Sincerely,
Chadwick Minor
Concord, CA

Wright, Kevin (Finance)

From: Chandra Dean [mailto:cd@ny13.org] >
Sent: Sunday, September 24, 2017 3:40 PM
To: gchcomments
Subject: Oppose Graham-Cassidy-Heller

Senate Finance Committee,

I urge you to reject Graham-Cassidy-Heller in favor of the bipartisan bill the Senate HELP Committee was considering. Graham-Cassidy-Heller would cause 32 million people to lose their health coverage while destroying Medicaid and harming some of the most vulnerable members of our communities, seniors and people with disabilities.

We can and should do better for the citizens of our country.

Chandra Dean
Orchard Park, NY

Wright, Kevin (Finance)

From: [REDACTED] >
Sent: Sunday, September 24, 2017 3:39 PM
To: gchcomments
Subject: Please vote NO on Graham Cassidy bill

Dear Senate Finance Committee,

Thank you for hearing my public comment that I would like to be entered into the record.

I have been uninsured or underinsured most of my life until the AHCA was passed. I was born into a self-employed family with a father who had a very common, pre-existing condition. My parents struggle to get and stay insured was extremely difficult for our family. We had medical emergencies that required several ER hospital visits and long hospital stays. Some of these were while being insured but some were not.

My half-brother was denied mental health care when he desperately needed it because of lack of insurance. This has led to 35 years of a wasted life. If he was able to get the help that he needed, I believe that he could have been a contributing member to society.

As an adult, I've been self-employed and unemployed. I've struggled by not going to the doctor when I probably should have and I've worried about my own mental health. I've been unable to get the care that I needed because of being underinsured.

Mental health is a very important issue everywhere BUT it is especially important to the people of Summit County, UT where I reside. We are doing everything that we can as a community to change the stigma and offer care. We have struggles and this current bill would take steps in the wrong direction.

I have a lot of concerns with the Graham Cassidy bill but the biggest issues is addressing pre-existing conditions and how we work with mental illness.

Thank you for your time!

Deanna Rhodes
[REDACTED]

Future-Oriented, Results-Driven Marketing Director with 10 Years of Experience
[REDACTED]

[Connect with me on LinkedIn](#)

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Sunday, September 24, 2017 3:39 PM
To: gchcomments
Subject: Graham/Cassidy Bill

As someone who was born with a "pre-existing condition" (seriously, it doesn't get more "pre-existing" than that), which runs in my family, obtaining health insurance just wasn't possible. Insurance policies would have cost more than all of my other monthly bills combined. Then the ACA was passed, and for the first time in my adult life I was able to afford health insurance. I've been extremely fortunate that I haven't had many serious complications from my condition (which could absolutely kill me), but not everyone is as fortunate as myself.

In 2005, one of my best friends started having what she thought were panic attacks. On Thanksgiving Day of that year, a little over a month after her 27th birthday (she was only 4 days older than me), her "panic attacks" showed their true colors, when she suffered her first Grand Mal seizure. Many more would follow. When she was first diagnosed, she was fortunate enough to have health insurance through her employer. However, due to unfortunate circumstances, she lost that insurance, and could no longer afford the hundreds of dollars out-of-pocket for her medications to control her seizures. She didn't live to see her 28th birthday, as she died from complications from seizures in July of 2006, just 3 months after losing her insurance.

As soon as she knew she was losing her insurance, she started writing letters to pharmaceutical companies, telling them of her predicament, and asking for help. The morning that she died, after her girlfriend and I left the hospital to return to their home, there was a letter in the mailbox from one of the companies she had written, offering her a free year's supply for her medications. It makes me so angry that the letter didn't come a day or two earlier, but even more so that she had to even ask for help in the first place.

Now, as we are again staring down the possibility of the ACA being repealed and replaced, by this abomination of a piece of legislation, I can't help but be terrified again. In regards to my "pre-existing condition", I've been lucky so far. However, I'm getting older, and with that comes the increase in chances for complications. The ACA isn't perfect (mainly because it's not universal healthcare), but right now, it's the best option we have in place. For all of you, who are so hell-bent on seeing it destroyed, I ask you to take a moment to stop and think. Think about just one of the people you love the most. Maybe it's a parent, spouse, sibling, child, or maybe just a really close friend. Put that person in my position, or that of my friend, and ask yourself if their life is worth the ACA's destruction. Are you still comfortable with removing these protections, that just may keep that person, whom you love so much, alive? If you aren't willing to gamble their life, please vote against this horrid bill, and join the fight for Universal Healthcare. This isn't about different opinions. For me, and so many others, this may very well be a matter of life or death.

Thank you for taking time to read this.

Sincerely,
Kat

Wright, Kevin (Finance)

From: [REDACTED] <bryannmcm@gmail.com>
Sent: Sunday, September 24, 2017 3:38 PM
To: gchcomments
Subject: Graham-Cassidy-Heller

Dear Senators,

I have read both the text and analysis of this bill. It is a shameful, radical attempt to shred the safety net disguised as healthcare reform. No one benefits from this bill, patients least of all.

Its been estimated that 32 million people will lose access to health insurance. States are estimated to lose 100 billion dollars in Medicare and Medicaid funding by 2026. This hides the dangerous cliff in which funding is full cut in 2026. Already premiums are estimated to rise by approximately 20 percent next year because of the uncertainty in the exchanges due to Republican meddling. Hospitals and doctors will lose under this bill, too, as Medicare payments recede, patients return to catastrophic care only, and rural clinics close due to a lack of funding.

How can this bill be said to help anyone? It shows an alarming and embarrassing deficit of policy imagination and soundness if I take the authors at their word that this is a healthcare reform bill. I can only conclude that Senator Cassidy, as he has done repeatedly, is lying. I would remind the doctor that he once swore to, "Do no harm."

Please simply fix Obamacare through bipartisanship and real policy solutions.

Wright, Kevin (Finance)

From: Linda Smith-Brecheisen
Sent: Sunday, September 24, 2017 3:38 PM
To: gchcomments
Subject: Opposing the Graham-Cassidy bill

Dear Senate finance committee,

My life depends on affordable health care, especially care that does not punish Americans with pre-existing conditions. Because of that, and because I believe that all Americans deserve quality, affordable care, I strongly oppose the Graham-Cassidy bill and urge you to do the same.

I was diagnosed with type I diabetes when I was 9 years old and have depended on the support of my health insurance to keep me healthy. The ACA has allowed me to be covered, even during moments of unemployment, and it provides me with related care that was previously hard for me to afford: yearly flu shots, preventative care visits, birth control (since pregnancy poses serious risks to diabetics), and no waiting periods for insurance coverage. I need to take medication every day of my life to stay alive and so breaks in coverage and/or lifetime limits are serious threats to my life.

My husband is a PhD student going on the job market. His options are already limited, in terms of how many jobs are available. By putting more power into the hands of the states to decide who/how to cover, it would mean that there are some states we could not live in and afford my health care. For me, and for every American, we need bipartisan Congressional effort to improve the ACA, not repeal it with something that leaves millions of Americans without healthcare and in serious danger.

Sincerely,
Linda
Chicago, IL

Linda Smith-Brecheisen
Associate Director, Writing Programs
University of Chicago

Wright, Kevin (Finance)

From:

Sent:

To:

[REDACTED]
Sunday, September 24, 2017 3:38 PM

gchcomments

Please save our care. Vote No on Graham Cassidy bill. Waste no more time and fix ACA.

Thank You,

Claire Richmond

Sent from my iPad

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Sunday, September 24, 2017 3:38 PM
To: gchcomments
Subject: Graham-Cassidy

Like every American, I rely on quality, affordable healthcare. Because of this, I strongly oppose the Graham-Cassidy bill. I can remember trying to purchase health insurance on the private marketplace after graduating from college, and being denied for a pre-existing condition. We, as a nation, cannot afford to go back to those days. I would like to see a bipartisan effort to shore up the Affordable Care Act, using regular order and the committee process.

Sincerely,

David Ruff
Sacramento, CA

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Sunday, September 24, 2017 3:38 PM
To: gchcomments
Subject: Comments on Graham-Cassidy hearing

Hi, I'm writing in regards to the Graham-Cassidy bill on healthcare. I currently have health insurance through my job for the first time in my life at 43 years of age. I've spent my working life so far relying on prayer, luck, credit cards, Medicaid, and indigent funds to cover my health issues. And it's not because I'm not a hard worker that I haven't had health insurance. It's because the types of jobs that provide health insurance have become more rare, especially in rural America, and because generally health insurance had been a luxury I didn't think I could prioritize. I would love to see the Congress forge a healthcare plan that allowed for minimizing expenses and waste and maximizing a sense of economic stability in the lower and middle class, allowing people to not live in fear of losing their house or college fund because of a cancer diagnosis. But this Graham-Cassidy is like throwing out the baby with bathwater. It dismantles the little stability we have instead of answering the harder questions of how we should best support Americans.

Thank You for your consideration,
Dulcie Ford

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Sunday, September 24, 2017 3:38 PM
To: gchcomments
Subject: Graham-Cassidy hearing, Monday, Sept. 25, 2017

Two of my children rely on quality, affordable healthcare. Because of this, I oppose the Graham-Cassidy bill. My son suffers from major depression and has major dental work that needs to be done and without affordable health care, this would not be possible. I would like to see a bipartisan Congressional effort to improve the ACA, not repeal it.

Sincerely,

Kimberly Sieffert
[REDACTED]

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Sunday, September 24, 2017 3:38 PM
To: gchcomments
Subject: Healthcare

Healthcare should involve a well thought out, bi-partisan plan. One that has had professional input and done openly.

Most of the country wants the Affordable Care Act reformed not repealed. I thought those in Washington were to be working for the country not a particular party or donor.

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Sunday, September 24, 2017 4:08 PM
To: gchcomments
Subject: Protect the ACA!

Dear Members of the Senate Finance Committee,
Please register my STRONG disapproval of any health care bill that moves this country away from the benchmarks established under the ACA. Health care is a human right. Pre-existing conditions must be covered, and annual/lifetime caps must not be reinstated. I would willingly pay more in taxes to support even better, cheaper, more accessible health care than what we've managed with the ACA -- but we have to start somewhere. I urge you to support and continue working to improve the ACA.

Sincerely,

[REDACTED]

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Sunday, September 24, 2017 4:08 PM
To: gchcomments
Subject: Health care

The latest submission is a failure on the business side and the human side. Sadly, I believe that the authors have lost their moral compass. Please DO NOT pass this latest health care bill. It's a travesty.

Thank you, Lee Halvorsen.

Sent from my iPhone

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Sunday, September 24, 2017 4:07 PM
To: gchcomments
Subject: Improving the ACA

I oppose the Graham-Cassidy bill. I believe in real national health care for Americans who couldn't otherwise afford it, and I myself rely on good, inexpensive care. I simply can't pay the high insurance premiums of private insurance, not to mention the cup-and-ball game of claims delay and claims avoidance that comes with market-based insurance. I would like to see a bipartisan Congressional effort to improve the ACA, not repeal it.

Damian Kemp
Eugene, OR

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Sunday, September 24, 2017 4:07 PM
To: gchcomments
Subject: Oppose Graham-Cassidy-Heller

Dear Senate Finance Committee,

I urge you to reject the Graham-Cassidy-Heller bill in favor of the bipartisan bill the Senate HELP Committee was considering. Graham-Cassidy-Heller would cause 32 million people to lose their health coverage while destroying Medicaid and harming some of the most vulnerable members of our communities, seniors and people with disabilities.

Natausha Greenblott
Ventura, California

Wright, Kevin (Finance)

From: Maria Buckles
Sent: Sunday, September 24, 2017 4:07 PM
To: gchcomments
Subject: Graham-Cassidy Bill

My name is Maria Buckles. My son is **Adam Buckles** and attends a progressive program at OCA in Winter Park. OCA stands for Opportunity, Community and Ability and it offers Behavior therapy, recreation programs, adult vocational training, summer and holiday camps as well as after-school programs for individuals with special needs. Its programs are funded predominantly through Florida's CDC+ monies which are Medicaid Waiver monies from the Medicaid program that will be greatly impacted by any block grants, cuts or caps as proposed in the Graham-Cassidy bill. I have worked so hard to support my child so that he/she can be part of our community and do not want to see that go away or be forced to make a decision about an institutional setting. We respectfully request that you oppose the Graham-Cassidy bill and oppose any cuts or caps to Medicaid, on behalf of my son.

Sincerely,



Sent from my iPhone

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Sunday, September 24, 2017 4:06 PM
To: gchcomments
Subject: Graham Cassidy Healthcare Repeal bill

I am writing today to ask that you NOT repeal ObamaCare and that you vote AGAINST the Graham Cassidy Healthcare Repeal bill. This is not the best, bipartisan effort to address healthcare in our country and will leave too many people without good, affordable healthcare. You all know that this bill is not your best effort.

Thank you.

Sent from my iPhone

Wright, Kevin (Finance)

From: Mariah Boone
Sent: Sunday, September 24, 2017 4:02 PM
To: gchcomments
Subject: Opposition to Graham Cassidy Health Care Bill

Honorable Committee Members-

I am writing to express my opposition to the Graham Cassidy Health Care Bill, which would take the sick and disabled of America back to the days of not being able to secure coverage for life threatening conditions and/or of having what coverage they do receive vulnerable to annual and lifetime caps, caps which the sick and disabled routinely hit, and then died, back when the law previously allowed such genocide.

My 21-year-old daughter has a rare and life threatening autoimmune condition which attacks the body's cartilage, which, for her, began about two years ago. Tracheas are made of cartilage. Heart valves are made of cartilage. Ten years ago the average life expectancy for someone with her disease was estimated at about five years. Thanks to the miracle of modern medicine, we now have biologic drugs that allow people with her condition to live almost normal life spans ... as long as they are on the drugs. People generally need a cocktail of expensive drugs in order to control the disease including at least one biologic. The biologics cost a great deal - more than \$250,000 per year for just one. My husband and I and our daughter are educators and we pay a lot for our good health insurance that covers our daughter's medication and the hundreds of dollars of co-pays we must pay every month for her medications and procedures, but our combined incomes are nowhere near \$250,000. Without health insurance that was required to cover her medication as an essential benefit, our daughter would die. With annual and lifetime caps on her prescription drug coverage, she would quickly blow through them and then die. Hundreds of thousands of other sick and disabled Americans are in the same situation. The Graham Cassidy bill seeks to give Congress a political victory at the cost of the lives of these sick and disabled Americans and that is genocide.

Please do not allow this bill to pass.

Thank you.

Sincerely,

Mariah Boone

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Sunday, September 24, 2017 4:04 PM
To: gchcomments
Subject: Oppose Graham-Cassidy-Heller

Senate Finance Committee,

Passage of Graham-Cassidy-Heller would be a death sentence for my husband. He is a cancer patient and must continue chemotherapy treatments. Under G-C-H the premiums for cancer patients will rise to un-affordable levels. Please don't kill my husband. Continue working on the bipartisan bill the Senate HELP Committee was considering.

Thank you!

--
Jill S. B. H. D. E. CFM
[REDACTED]
[REDACTED]
KOSCIUSKO
[REDACTED]
[REDACTED]

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Sunday, September 24, 2017 4:05 PM
To: gchcomments
Subject: testimony against Graham Cassidy Act

- Title Of Hearing: Graham-Cassidy Bill Hearing
- Date of the Hearing: September 25, 2017
- Name James Michels
- Address 25 Park Rd. Scarsdale, New York 10583

I am a 46 year old man with Cerebral Palsy, who uses a motorized wheelchair for mobility. I am sorry I am not able to testify in person as I work full time at a New York City Hospital's IT department, as I have for the last 16 years, and they need me to cover their help desk among other work duties. Although I receive much of my health insurance through my work, Empire Blue Cross/Blue Shield, neither it nor my superimposed major medical covers my personal care attendants who are 24/7 coverage. I have received this staff through a Medicaid Agency since I reached adulthood, and their support has allowed me to both land, and keep my current position. I greatly fear the cut in expansion of Medicaid and the shifting of payments if from New York to other states would severely negative affect my PA coverage. This could either mean a cut in my hours at work (as my family could not necessarily pick up the slack) or , worse an elimination of one attendant where I could find myself working not at all, and in need of income support from the state. I sincerely hope the committee will look long and hard at Graham-Cassidy, consider its unintended negative consequences for working people with disabilities who require attendant assistance to live and work in community, and reject this bill.

Although I tend to vote Democratic I am a proud registered Independent and a proud lifelong New Yorker who has voted in every general election, both state and federal, since first registering in 1989, Thank you for giving my the opportunity to submit my testimony via email.

Sincerely,

James Michels

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Sunday, September 24, 2017 4:05 PM
To: gchcomments; Isakson, Senator (Isakson); david_perdue@perdue.senate.gov
Subject: Graham Cassidy bill

Dear Senators,

I am writing to ask that you vote NO on the Graham Cassidy proposed healthcare bill. The bill is a haphazardly put together attempt to destroy the Affordable Care Act without a replacement that is grounded in sound public policy. I am very concerned about the consequences under this bill for those people who are currently eligible for Medicaid or who should be eligible for Medicaid. My grandson was born prematurely at 1 pound 12 ounces. Thanks to Medicaid, he has been able to receive care that has maximized his health and provided a brighter future for him than he might otherwise have had. My grandson lives in Senator Graham's home state of South Carolina. My 90-year-old mother, widow of a World War II veteran, who lives on her Social Security check and has few remaining assets, will likely qualify for home health benefits through Medicaid. Under Graham Cassidy, the Medicaid program will shrink so that fewer elderly low-income people will be eligible for services. What will they do?

In addition, I am concerned about the lack of solid guarantees for those with pre-existing conditions under this bill. My daughter has lupus and my husband has leukemia. The ACA has eased our minds tremendously in its guarantee that people with pre-existing health conditions will not be discriminated against and will be able to find affordable coverage. According to experts in the field, Graham Cassidy would not guarantee affordable coverage for those with pre-existing health conditions.

My grandson and my daughter have benefitted from the fact that the ACA eliminated annual and lifetime maximum benefits. What will happen to them if these maximums are reinstated?

It seems to me that the primary goal of healthcare legislation should be to guarantee affordable healthcare coverage for all Americans. That is clearly not the goal of this current bill. If the Senate is unable or unwilling to improve upon the health insurance system that we currently have, I implore you at least to do no harm. Leave the Affordable Care Act alone or expand it to cover more people.
Vote NO on Graham Cassidy.

Sincerely,
Janet Callum

[REDACTED]
[REDACTED]
[REDACTED]

Wright, Kevin (Finance)

From: [REDACTED]@yahoo.com
Sent: Sunday, September 24, 2017 11:32 AM
To: gchcomments
Subject: Impact of G-C bill on people

Dear Senators,

I am self employed since late 2014. I obtained an individual plan under the #ACA that I can afford. The COBRA option was more than twice the cost I got through the Colorado exchange.

In April of this year I was diagnosed with breast cancer at a regular mammogram. It was discovered early, thanks to prevention being covered under essential benefits section of ACA.

The changes you are considering will endanger my life. I can be denied coverage for a pre-existing condition that I must have follow up care on for years to come. I am over 60, and can be charged an age tax. The medicine I now need could be left off my plan. Insurance companies can increase my rates whenever they like, for whatever reason they decide.

This bill will be less coverage, for much more money and deny millions of people any coverage they need to lead a longer healthier life. Do not pass the Graham-Cassidy bill. Work together to improve the #ACA, that is the right thing for thus country.

Rita Smith
Denver, CO

Sent from Yahoo Mail on Android

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Sunday, September 24, 2017 11:21 AM
To: gchcomments
Subject: Kill GCH

To whom this may concern:

The GCH bill is an atrocity and nothing but an act of violence against the American people -- your constituents, the people who put you in office and can just as easily vote you out. Kill the bill before the bill kills us.

Abby Hargreaves
Arlington, VA

Wright, Kevin (Finance)

From: Margaret Miner <[REDACTED]>
Sent: Sunday, September 24, 2017 11:35 AM
To: gchcomments
Cc: Margaret Miner
Subject: Health care for the USA

Dear Lindsey Graham and other committee senators: I grew up with family in South Carolina and New York. While in the South, I heard regular assertions that violations of states' rights were unconstitutional and akin to a mortal sin. As an adult, I saw that citizens are best protected by the dual layers of government (federal and state). The beautiful state of South Carolina has improved itself since some of its claimed rights have been set aside. Addressing our health care crisis by turning its administration over to states will soon make matters much, much worse. State budgets and state politics frequently fail to respond to broad needs, especially needs of citizens who do not vote in significant numbers. Those include parents of children with rare diseases. Obviously, such people are "rare." Thanks for your attention, [REDACTED]
PS Personally, I lean toward the Medicare *option* for all
Sent from Mail for Windows 10

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Sunday, September 24, 2017 11:35 AM
To: gchcomments
Subject: DO NOT Repeal

Stop trying to kill Americans.

Wright, Kevin (Finance)

From: [REDACTED]@aol.com>
Sent: Sunday, September 24, 2017 11:35 AM
To: gchcomments
Subject: Republican opposes bill

I am a Republican and am writing to urge you to oppose the new version of the repeal and replace health care bill. My family and much of my community would lose its health insurance; it would be a disaster for working and middle class Republicans throughout the country. I beg you to stand with Sen. McCain and do the right thing.

Respectfully,

D.L. Martinez

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Sunday, September 24, 2017 11:35 AM
To: gchcomments
Subject: Graham- Cassidy

Dear Members of the Committee,

I am writing in regard to the Graham-Cassidy hearing and to register my deep dismay at the reckless and irresponsible way that the Republican party has attempted to abolish the Affordable Care Act. I have had my health insurance through the ACA since its inception and it has been the best and most affordable health insurance that I have ever had in my life. I am a single self employed individual and have never had health insurance through an employer in my nearly 40 year career as a home builder, contractor and professional woodworker. I have always had to purchase my own health insurance on the open market. In the past I have had waivers placed on my policy for trivial reasons. At times my monthly insurance premium has risen to an amount higher than my monthly mortgage payment. I have been placed in a high risk pool for a pre-existing condition that is treatable with an inexpensive prescription medication. I have been denied coverage for a preexisting condition and was once told by a private insurer that I needn't even apply for coverage because I had a preexisting condition. Since gaining excellent coverage through the ACA I have been able to invest the savings in my business and seen my net profit increase resulting in a higher income tax bill. I am glad to pay the additional taxes if it means that I and others can benefit from good health care with affordable coverage.

I recognize that the ACA needs to be improved. I am completely satisfied with the coverage that I have and the premium I pay, but I would be willing to pay more for what I receive. I do not ask to be benefitted at the expense of others, and I fully believe that in our great and wealthy country we can find a way to work together to provide good health care at an affordable price for everyone. It is a disgrace that Congress is unwilling to make the effort to devise a bi-partisan plan.

Please reject the latest Republican effort to repeal the ACA. It should be perfectly clear to every member of Congress as it is to many Americans that the repeal of the ACA in the fashion that it has been pursued will not result in a better outcome for all Americans.

Sincerely,

Craig DuBose
Charlottesville, VA

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Sunday, September 24, 2017 11:35 AM
To: gchcomments
Subject: Graham Cassidy bill

My name is Sherry McKennon, am constituent from 76309. A member of my family will be adversely affected by this bill! It does not cover preexisting conditions and millions could die! That should be reason enough to kill it, if you have any kind of soul or compassion for the people that voted! Noticed you exempted yourself from this bill which tells me all I need to know and America all it needs to know about our senate who are backing this! With no CBO score it's stupid to move ahead and destroy lives just to pass something! Work on ACA and stabilize markets and quit playing with our lives! Otherwise risk being the biggest monsters to ever hold a seat in the senate! Or are all of you afraid of trump? If so we don't need you in office! He is no hitler nor is he a good businessman! Do what's right for the people not just a few of the trump base!

Sent from my iPhone

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Sunday, September 24, 2017 11:35 AM
To: gchcomments
Subject: Graham-Cassidy bill: Public testimony for hearing

My sister Elizabeth, a senior citizen who lives in another state, is a widow living on an extremely limited income. The ACA has been a true lifesaver for her, allowing her to get the care she needs for her severe arthritis and other serious conditions. This, in turn, allows her to work part-time and avoid relying on public assistance. My nephew Charles, who also lives in another state, is severely disabled and unable to support himself. For him, too, the ACA has been extremely important, giving him access to care that enables him to be as productive a member of society as possible. I have many other friends and family who rely on the quality, affordable healthcare that the ACA has made possible. Because of this, I oppose the Graham-Cassidy bill. I strongly support a bipartisan Congressional effort to improve the ACA, not repeal it.

Sincerely,
Teresa M. Amabile

[REDACTED]

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Sunday, September 24, 2017 11:34 AM
To: gchcomments
Subject: GrahamCassidy Bill

Vote NO on this terrible bill!

Sent from my iPad

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Sunday, September 24, 2017 11:34 AM
To: gchcomments
Subject: Stop GHC

This is not a healthcare bill, this is an attempt at a "win" , a repeal for repeals sake. This does not help Americans, make their lives better or more secure. This is rich people getting richer, poor people getting poorer and republicans fulfilling hollow promises made on campaigns months and years ago. Stop this bill.

Please. This will take away my partners healthcare due to a pre existing condition. This will keep her home, unhealthy, depressed and hopeless, not working towards recovery for herself and our family.

Please do the right thing and stop this bill Peter baldes, Richmond Virginia

Sent from my iPhone

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Sunday, September 24, 2017 11:34 AM
To: gchcomments
Subject: Graham-Cassidy Bill

I oppose the Graham-Cassidy bill and I feel that all Americans who care about the well-being of others must do the same. Certainly there are problems with ACA, but these can be resolved in a bi-partisan way, rather than a heavy-handed, "destroy all evidence of the previous administration" style that has marked the worst tactics of authoritarian regimes in other countries. Given the threats to Medicaid, preexisting conditions, people with disabilities, and access to healthcare by low-income families, it seems apparent that the only reason this bill being considered is due to political motivations rather than a desire to ensure that all Americans have the opportunity to prevent and treat medical conditions.

Politics over people is not what the America I love is all about. President George H. W. Bush spoke of a kinder, gentler nation, and I admired that. Certainly there are ways to enhance ACA without returning to a system where we rely on insurance companies—who by nature must answer to their investors rather than any conscience—to "do the right thing." Imagining that a return to such a system will improve our system of healthcare is simply naïve.

The numbers will bear out the huge costs to those in need of healthcare. We need to find another way. I urge a bipartisan congressional effort to improve the ACA, not repeal it. Please do not pass the Graham-Cassidy bill.

Sincerely,
Linda Conard

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Sunday, September 24, 2017 11:34 AM
To: gchcomments
Subject: Oppose Graham-Cassidy Bill

Dear Congress, I am writing to urge you to oppose the Graham-Cassidy Bill. As a pediatrician and adolescent medicine specialist at the Children's Hospital of Philadelphia I have the honor and privilege to care for some of our most vulnerable yet resilient youth as medical director of our HIV clinic and our clinic for transgender youth. I also provide care at a local youth shelter. Graham-Cassidy threatens the health and wellbeing of adolescents and young adults throughout our country and particularly those most marginalized youth I care for who depend on Medicaid. I see everyday how Medicaid is an empowerment program that allows young people to be there happiest and healthiest selves and become productive adults. If you agree that all young people deserve that chance regardless of the family or community they were born into please vote NO on Graham-Cassidy.

Sincerely,

Nadia Dowshen, MD, MSHP

Director of Adolescent HIV Services

Co-Director, Gender and Sexuality Development Clinic PolicyLab, Children's Hospital of Philadelphia University of Pennsylvania School of Medicine

Sent from my iPhone

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Sunday, September 24, 2017 11:34 AM
To: gchcomments
Subject: Graham-Cassidy

Dear Committee Members,

Like all Americans, my family relies on quality, affordable health care - and I strongly oppose the Graham-Cassidy bill. We are an average, middle-class family, but, of five children, only two of us would now be alive if we could not have afforded good health care.

My work, before retiring, was as an oncology nurse, and then a nurse practitioner in a chronic pain service - with most of my years of work before the ACA took effect. Due to patient confidentiality, I cannot tell the stories of the many people knew who came to treatment too late, because they could not afford primary care, or who could not afford standard diagnostics, referrals, or treatments. Even I, who made a good income, watched with concern as my own deductibles and premiums rose precipitously. After I retired, I was deeply relieved to know that many more patients were receiving the care they needed.

We do need to be making policy decisions based on evidence, and, when lacking, on the advice of experts who work in the relevant fields. As you well know, the AMA and many other professional organizations have opposed this bill. It is being rammed through by people who know little about health care, but follow a political doctrine. It is being rammed through by people who rely on political donations from wealthy patrons like the Koch Foundation.

Americans deserve better.

Sincerely,

Gail Trenfield
[REDACTED]
[REDACTED]

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Sunday, September 24, 2017 11:33 AM
To: gchcomments
Subject: No on Graham Cassidy

This is not a bill that helps or protects the American people. Vote NO.

Andrea

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Sunday, September 24, 2017 5:28 PM
To: gchcomments
Subject: GCH Hearing

Dear Senators:

All three of the "Repeal and Replace" bills regarding health care in America were shameful. Selling the American people's health and well-being to pay for tax cuts to the wealthy is enough to make ordinary Americans like myself wish they lived in another country. It's pure evil. You all seem to be puppets controlled by the rich minority in this country, people like the Koch brother and their ilk, who care more for your jobs than for other human beings. Where are your consciences?

I was forced to re-enter the work world after staying home for twenty years to raise two special-needs children. My husband, an attorney, divorced me and left me with nothing but a small inheritance from my parents, who were recently deceased. Since I have an RN license, it was assumed that I would have no problem finding work - thus I was given no alimony. The reality was that nursing had changed so dramatically over the twenty years that I was raising my kids that my skills had become obsolete. It took three years to find a job - and that was only half-time as a school nurse. Since I only worked 20 hours/week, I was not given health insurance by the school district.

The ACA came to my rescue. Yes, I have a pre-existing condition. Had it not been for the ACA, I would not have had health insurance at all.

Additionally, my son is now 25 and has a disability. Thanks to President Obama, he has been covered under his father's health insurance, and will continue to be until he turns 26 next July. But what will he do then?

There are many, many - millions of - Americans in similar situations. Are you going to abandon the very people who pay your paychecks? Who put you in office with a good measure of hope and trust invested in their votes for you? Will you betray your constituents?

Please. Do the right thing.

Sincerely,

Patricia Higgins

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Sunday, September 24, 2017 5:28 PM
To: gchcomments
Subject: "Graham-Cassidy" healthcare repeal bill.

Carl R. Cooper
[REDACTED]
[REDACTED]

I am sending this letter to ask that **"Graham-Cassidy" healthcare repeal bill , not be passed. I ask you to vote NO on this bill.**

What healthcare means to me. My father suffered with kidney stones as a teenager and young adult. He lost a kidney to stones in the hospital at Cleveland Clinic, back when they were one of the only hospital in the country to have a dialysis machine. After he grew into a man, he could not buy health insurance anywhere, because of the pre-existing condition of only having one kidney and the history of stones. I am not talking about not being able to afford insurance, but refused access to insurance at any cost! It was not until My father joined a union, that he was able to get insurance through a group insurance.

My wife and son both have epilepsy. I am sure that without my group work insurance in the past, and now that my son is an adult over age 26, they would not be able to buy insurance for those pre-existing conditions. My son participates in the ACA plan. It is wonderful for him. He has good coverage at an affordable price.

This "Graham-Cassidy" healthcare repeal bill" does not proved the protections from the insurance companies that people need. I understand there are issues with ACA and more to come. But

ditching the ACA without a replacement that is as good , is not the answer. Dumping the problem on the individual states is not a plan, but a cop-out on who will be responsible and who will be the blame. It is not the replacement that we need. I ask for you to please vote NO.

Thank you

Carl R. Cooper

Wright, Kevin (Finance)

From: [REDACTED] >
Sent: Sunday, September 24, 2017 5:27 PM
To: gchcomments
Subject: Graham-Cassidy

Vote No

Sent from my iPhone

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Sunday, September 24, 2017 5:26 PM
To: gchcomments
Subject: Graham-Cassidy hearing, Monday, Sept. 25, 2017

My family relies on quality, affordable healthcare. Because of this, I oppose the Graham-Cassidy bill. Quality healthcare and affordability. is key to my wife. With ACA my Jenny and I are able to afford excellent and much needed health care for her. Jenny's job does not offer her health care, but through the federal subsidy and the amount we pay, it is achievable for us.

I would like to see a bipartisan Congressional effort to improve the ACA, not repeal it.
Sincerely,

Jenny and Bill G Soule
[REDACTED]
[REDACTED]

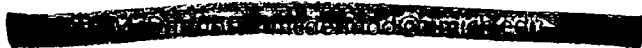
Wright, Kevin (Finance)

From: [REDACTED]
Sent: Sunday, September 24, 2017 5:26 PM
To: gchcomments
Subject: This 'healthcare' plan is harmful to Americans

I have either had independent insurance I paid myself or coverage as an employee. When I was laid off in 2013, I could no longer afford the \$1200 a month premium, and when I cancelled coverage to shop elsewhere, I was denied coverage due to a 'pre-existing' condition. (My mom died of cancer at 40, so I have had mammograms annually since I was 30.) I had been with Kaiser since 1987 and they denied me coverage. The ACA saved my life because without it I could not have purchased coverage. I was diagnosed with breast cancer in February of 2014. As a cancer survivor who has paid premiums my entire adult life, it is completely unacceptable that I would not be able to afford insurance or any medical care because I had cancer in the past. It leaves too much freedom to insurance companies to determine what they will cover and when they can deny coverage. It is unethical and will result in a great many others losing coverage. That is condemning us all to death. Preventative care costs everyone less than treatment. Show you care for Americans and stop with this horrible bill. It is inhumane.

Wright, Kevin (Finance)

From:



Sent:

Sunday, September 24, 2017 5:26 PM

To:

gchcomments

Subject:

Graham-Cassidy bill feedback

I oppose the Graham-Cassidy bill. The funding mechanism put in place by this bill would not be sustainable in the long term or lead to safe, healthy lives in the short term. The attempt to rush this forward with no CBO input is irresponsible and dangerous.

Sincerely,

Samuel D McDermott

Chicago, IL

Wright, Kevin (Finance)

From: [REDACTED] <[REDACTED]@gmail.com>
Sent: Sunday, September 24, 2017 5:25 PM
To: gchcomments
Subject: Graham Cassidy is WRONG!!

Graham Cassidy is a foolish, selfish, half-assed sorry excuse for a health care bill. All so you can repeal Obamacare. All to erase Obama's accomplishments. We do not want this. We do not want this bill which is not meant to help people, but instead is a death sentence. Voting for this bill is murder. This bill is reckless and will only harm millions of Americans. Hard working Americans who will have their life chances completely eradicated. This is not what Americans want!!! Do not vote for this bill.

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Sunday, September 24, 2017 5:25 PM
To: gchcomments
Subject: Healthcare

Senators,

I am a 52 year old resident of Texas. I have a very rare genetic illness called Pompe Disease. It is an enzyme deficiency that ultimately causes the destruction of my skeletal muscles. There is no cure for Pompe Disease.

I was diagnosed in 2008 after years of misdiagnoses, testing, and medical procedures. At that time, there was no treatment. I was told I had 5 years to live and would need several types of assistive devices and machines to stay alive. I was told to make a plan for when I wanted my family to "pull the plug."

In 2010, an enzyme replacement therapy (ERT) was approved by the FDA under the Orphan Drug program. Every other week, I receive a 6-hour IV to replace the enzyme my body no longer produces. The ERT slows the progression of this illness but does not cure it.

Every time I receive my ERT, it costs approximately \$100,000. Yes, one hundred thousand dollars. Every two weeks. For the rest of my life. That is about \$2.6 MILLION a year.

Prior to the ACA, my insurance had a lifetime cap of \$1 million. Prior to the ACA, my employer could have refused to provide insurance to me. Prior to the ACA, I could have been refused insurance based on my pre-existing condition or I could have been charged exorbitant amounts for care.

Insurance is a safety net for many people. For me, it is a lifeline. The changes proposed by this Congress would jeopardize my very life. Allowing waivers would enable discrimination against people like me, with health conditions they cannot control. Special pools for the sick will push the costs out of reach for many people. Given any wiggle room, insurance companies will charge outrageous premiums or refuse to cover people with pre-existing conditions, people who need insurance the most.

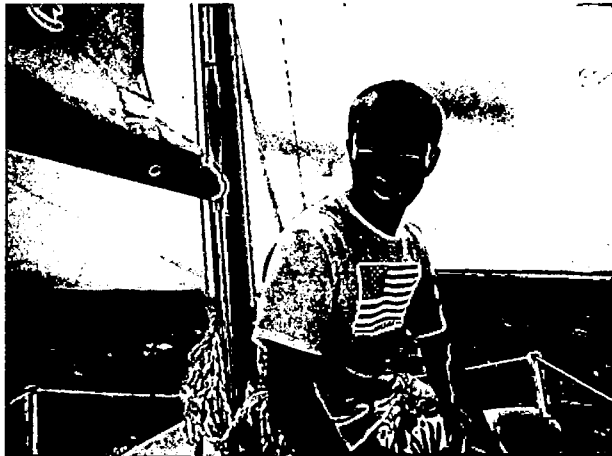
The ACA saved my life. Receiving my ERT for the past 7 years has slowed how this disease takes over my body. I have been able to remain at work instead of going in disability and using Medicare as my primary insurance. I have been able to manage my symptoms instead of requiring breathing machines, feeding tubes, and a wheelchair, which would actually cost more in the short term. Most importantly, I have been able to attend my son's high school graduation and my daughter's wedding.

Let me say it again: THE ACA SAVED MY LIFE. Please do not put me in danger again.

Dawn Kendall
Seguin, Texas

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Sunday, September 24, 2017 5:25 PM
To: gchcomments
Cc: president@thearcofva.org; lcantrell@thearcofva.org; cwhulcher@aol.com
Subject: Oppose Graham Cassidy!



Dear Finance Committee Members:

We are parents to Sam, a 27 year old young man with autism, who will be adversely impacted by Graham Cassidy.

Our son receives supports and services in the community through a Medicaid Waiver for people with developmental disabilities in our home state of Virginia. Sam's waiver has allowed him to be a fully participating member of our community by providing supports and services for Sam:

- to work in a fully integrated setting and pay taxes,
- to live in his own apartment,
- to attend the church of his choosing,
- to volunteer in the community, and
- to participate in recreational activities that he enjoys.

We were able to continue to work and pay taxes as Sam was growing up because of the services and supports provided through Medicaid. Without Medicaid, one of us would have had to leave the workforce to stay home to care for Sam.

Now as retired seniors, we fear for Sam's future with the proposed cuts and caps to Medicaid. Block grants and per capita caps would be devastating to individuals with disabilities, such as Sam, and their families. Please do not reform our healthcare system on the backs of the most vulnerable in our society!

Charles and Bradford Hulcher
[REDACTED]

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Sunday, September 24, 2017 5:24 PM
To: gchcomments
Subject: Graham-Cassidy bill is a BIG Mistake

To: Members of the United States Senate Finance Committee

From: Laura Nathan, Ph.D., Medical Sociologist

Re: Graham-Cassidy Bill

Date: September 24, 2017

It is with an extremely heavy heart that I take time out of a busy schedule to write to you today.

As a medical sociologist, I have spent my entire adult life studying health care and health care systems. While the Affordable Care Act is not perfect, it is a beginning towards addressing some of the most severe problems with the U.S. health care system.

Each of the attempts made to repeal the Affordable Care Act appear to be motivated by politics and the pressure exerted by wealthy donors who care little for the average American. This holds true for the latest attempt to repeal the Affordable Care Act, the Graham-Cassidy bill.

This version of "ACA repeal" would result in tens of millions of people losing health care, an increased number of children and veterans becoming uninsured, and potentially huge hikes for those with pre-existing conditions, likely resulting in many premature deaths. The process is unbecoming to those who are supposed to be representing the people. There is no CBO score, so the cost is unknown. The way this bill is being handled clearly fails the McCain test for senate process. Major groups such as AARP and the AMA oppose this bill, as do many state governors, including a number of GOP governors. This bill, if passed, would likely result in massive funding cuts to states and a more discriminatory age tax for those over 50. The way that the senate is addressing health care is despicable, and clearly reflects a bias towards rich donors and away from the bulk of the American people.

I am urging you to stop this bill, and I would like my comments entered into the record.

Wright, Kevin (Finance)

From: Gail Sharp <gaillavaun@gmail.com>
Sent: Sunday, September 24, 2017 5:24 PM
To: gchcomments
Subject: GRAHAM CASSIDY BILL

Dear Finance Committee,

If the GOP is so set on stripping millions of Americans of health care then we Americans wish to strip all Government employees, Senators, Representatives of health care also. If American citizens don't deserve it than neither do you.

Shame on our government if they allow this Graham Cassidy bill to take insurance from our Veterans who put their lives on the line for us.

Gail & Roger Sharp


Wright, Kevin (Finance)

From: [REDACTED]
Sent: Sunday, September 24, 2017 5:21 PM
To: gchcomments
Subject: Graham-Cassidy Bill Hearing
Attachments: Julie Marie Jones_vote_patriotic.jpg

Graham-Cassidy Bill Hearing
September 25, 2017

[REDACTED]
Fountain Valley, CA 92708
714-963-7479

To the members of the Senate Finance Committee:

The day I was born in 1973 – a happy, healthy baby by all initial appearances – my parents had the forethought to add me to their private group insurance plan through my father’s job. This decision proved a lifesaver ten months later when my parents sensed something amiss with my muscle development. After a battery of expensive tests, I was finally diagnosed at eighteen months with a deadly genetic disorder called Spinal Muscular Atrophy (SMA), which is included under the umbrella of Muscular Dystrophy. No one else in my family has this disease, and – as is often the case with genetic disorders even now – my parents had no idea they were genetic carriers.

I was not supposed to survive to my third birthday. If not for my parents’ forward thinking and relative financial stability at the time, I would not have qualified for the insurance coverage that ultimately paid for the complex medical care that marks such a catastrophic diagnosis. Even with good insurance coverage, though, my parents paid a great deal out of pocket for my medical expenses. We were a solidly middle-class family, but we struggled to keep up with payments on medical debt, which left little for other expenses.

I don’t think anyone on your committee will dispute that disability is expensive in America. The insurance policies my parents paid for when I was growing up each had a one million dollar cap on coverage, but I was fortunate again when the group policies changed each time I reached the cap. I literally capped out of coverage four times before my eighteenth birthday due to multiple surgeries and hospitalizations for illnesses. Had it not been for the sheer dumb luck of our group policy changing at the right time, resetting the cap each time, my parents would have been forced to quit working full time so that I could qualify for Medicaid as a minor.

On my eighteenth birthday, I finally qualified for Medicaid as a secondary insurance right behind the private policy. This eased the financial burden on my family somewhat as new balances on medical bills were covered by Medicaid. Fast forward to 2005 when Medicaid became absolutely vital to my survival. That’s the year that my private insurance forced me and my parents off of their books by raising our premiums and deductibles to \$10,000 a quarter for a \$5,000 per person deductible. Neither my parents nor I could afford the exorbitant payments, though we nearly went bankrupt trying. We were forced to drop the policy, leaving me with only Medicaid coverage. If it weren’t for the Medicaid safety net, I know I would not be alive. Medicaid immediately kicked in to cover the cost of my ventilators, my tracheotomy supplies, my feeding tube supplies,

my wheelchair and repairs, hospitalizations, and doctor visits with all of my specialists, among many other complex services.

Last December, I was hospitalized for thirteen days with pneumonia. I qualified for Medicare in 2010, and Medicare paid approximately \$18,000 toward the hospitalization portion of the bill. If it weren't for Medicaid, I would have had to come up with the balance – thousands and thousands of dollars – despite the fact that I'm physically unable to work. This is just one example – from ONE hospitalization – of how Medicaid saved my life and what's left of my family's finances.

My story is not unique. Seventy million people are covered by Medicaid, and most of us ended up here because we either couldn't qualify for private insurance due to a "pre-existing condition" (prior to the Affordable Care Act) or because private insurance put affordability out of reach to limit coverage for people who need the most help. That's why Medicaid is referred to as "the insurance of last resort." It's where you turn when you have nowhere else to turn. It is a false narrative to claim that people on Medicaid are just lazy or irresponsible with our life choices. We have each been pushed around by a callous free market healthcare system that would rather see government pick up the tab for medical issues that are beyond our control.

I have many concerns with the Graham-Cassidy bill. This bill will weaken consumer protections on private insurance that are currently provided by the Affordable Care Act. Graham-Cassidy would allow states to waive federal law, effectively allowing insurers to charge significantly higher premiums to sick or disabled Americans – as they did to me in 2005 – and/or it would permit the omission of Essential Health Benefits to save costs at the expense of the American people. Even states that choose not to use these waivers could still end up with residents affected by waivers when employers seek policies with less coverage out of state because those policies are cheaper. The people forced out of private coverage due to these changes in our healthcare system would then try to seek public insurance at a time when Medicaid is being slashed by the same legislation.

Placing a cap on the amount of federal money states receive per person enrolled in Medicaid doesn't make the medical needs of the disabled, the elderly, or children in the foster care system go away. In fact, we are the population for which medical needs are the least predictable. Add those unknown factors to the fact that healthcare costs overall are rising faster than the proposed rate of growth for the cap, and it's easy to see how quickly the Graham-Cassidy bill will result in fewer people covered.

The aim in healthcare reform should be to cover more people in the most efficient way possible. Anything less is just shifting costs to places like hospital emergency rooms, or small medical provider businesses that are already struggling to survive under low payment rates. Or people like me who have to fight for every breadcrumb we receive.

Medicaid serves the most vulnerable population in this country. Recipients, including those of us with disabilities, should always be consulted – and *heard* – during the healthcare debate. This is our America too.

Thank you for your consideration,
Julie Marie Jones

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Sunday, September 24, 2017 5:55 PM
To: gchcomments
Subject: Hearing to Consider the Graham-Cassidy-Heller-Johnson Proposal

Date: Monday, September 25, 2017
Time: 02:00 PM
Location: 215 Dirksen Senate Office Building
From: Gina Burk - 1701 Akron-Peninsula Rd. Akron, Ohio 44313
Rep. Tim Ryan. Senator Sherrod Brown/Senator Rob Portman.

Dear Committee Members,

I believe the Senate vote on repealing the Affordable Care Act and jamming through an amendment on a bill (without comment or adequate CBO review) is not in the best interest of American citizens. Clearly "the citizen" is not front and center and the process of deliberative open representation has been hijacked. Clearly this technical maneuver is an attack on the right of a free people and usurps the authority of the American people represented by the law - in this case the right of the American people as administered by the Congressional Budget Office to adequately review the financial impact.

As Senator McCain clearly stated 1/6th of our economy will be impacted by this law and a bi-partisan law has been demanded by the American people for the American people.

Yours,
Gina Burk

Ps. I believe given all of the catastrophic events taking place now - doing this move at this time could be catastrophic for our countries economy. But, we will never know without modeling it (check and balance) which is required by law. That is an abdication of responsibility at a moral level not a partisan technical win.

Wright, Kevin (Finance)

From: Christ [REDACTED]
Sent: Sunday, September 24, 2017 5:20 PM
To: gchcomments
Subject: Senate Finance Committee / Graham-Cassidy / 25 Sept. 2017

To Whom It May Concern:

The larger problems with the ACA are that the cost is still too high for struggling families and individuals, insurance providers made the decision to pull out rather than participate which limited the choices in a given area, prescription drug prices are still ridiculously high (especially when compared to most other markets around the world), and there are still far too many people without insurance.

Graham-Cassidy does not fix this.

Enacting legislation that would prohibit reimbursement for services harms all women, but is particularly damaging to those women in areas with few options to access care.

Enacting legislation that would raise rates to even higher levels on the elderly - considerably more than allowed by the ACA - harms seniors.

Enacting legislation that would allow insurance companies to use pre-existing conditions to determine rates for subscribers would price many more Americans out of the market altogether. Your version of "choice" seems to be that if you have enough money, you can buy your choices. That leaves a staggeringly high number of American citizens unprotected.

Enacting legislation that would remove vision and dental care for children is just...I mean, seriously, I have no words for this one other than what the heck is wrong with you?

The proposed legislation - the Graham-Cassidy bill - is worse than the previous options presented to the American public recently. The party of pro-life wants to allow states to determine if - IF! - they'll cover things like maternity care. We all exist because the mothers who came before us sacrificed their bodies to propagate the species. That is why you pay even if you are a man who cannot bear children. Polls show people prefer to fix the ACA rather than create something from the start because no reasonable person wants to see millions thrown off coverage as we attempt to build something from the ground up, especially not when that something is way worse than the care they have now.

My son became neutropenic when he was 10 months old and while that situation resolved itself by the time he was three doctors were never able to figure out the cause. He has a pre-existing condition. My husband had a heart attack just after he turned 40. He bikes to work daily and skis as many times as he can during the winter. He has a pre-existing condition. And myself, I gave birth. I have a pre-existing condition. We need your help or we will be unable to afford insurance.

What you could do is actually work on making the ACA better. That is what the people have told you in resoundingly high numbers they want you to do. You work for us.

If you ram through this bill - and, really, it should give you serious pause if you are having this much difficulty getting 50 votes - we will remember come 2018 and 2020. Trump's rabid base won't be able to combat the fierce and determined people you screw over if you pass this horrific bill.

Thank you for your time. Do the right thing. Stop pushing this horrible piece of legislation on the American people.

Sincerely,
Christie Glynn

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Sunday, September 24, 2017 5:20 PM
To: gchcomments
Subject: Comments for Hearing to Consider the Graham-Cassidy-Heller-Johnson Proposal

Title Of Hearing: Hearing to Consider the Graham-Cassidy-Heller-Johnson Proposal
Date of the Hearing: September 25, 2017
Linda Beck
[REDACTED]

Dear Finance Committee members,

I am writing to you to express my strong opposition to the Graham-Cassidy-Johnson Proposal. All of us know someone who depends on the Affordable Care Act for health insurance. Any effort to cut medical benefits or exclude pre-existing conditions would be a death sentence for these family members and friends.

Thank you!

Sincerely,
Linda Beck

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Sunday, September 24, 2017 5:20 PM
To: gchcomments
Subject: Public testimony regarding Graham-Cassidy bill

Dear Senators:

I am writing to urge you not to pass the Graham-Cassidy bill to repeal the ACA. I am a professional dance and fitness teacher, working in my field for more than twenty-five years. I personally am at risk of losing my health care coverage if the repeal of the ACA goes through, and so are many of my dancer and dance teacher friends. We are the ones who keep others healthy by leading exercise and dance classes for hobbyists and those who dance and work out to maintain their own health and well-being. Most of us have a collection of part-time and freelance and self-employment jobs that do not offer us health insurance.

It's because of the ACA and the Medicaid expansion that I've been able to get therapy for my scoliosis and joint issues (a genetic condition), and this has allowed me to get back up after injury and working more productively again over the last year. I was dealing with constant spasms and pain and it is now more manageable, such that I can keep working, earn a living, and pay my taxes. It's hard to be productive when you are in pain. By the way, I'm generally healthy and resourceful; I don't rely on the medical system for much care. But I went through a bad period where my condition got worse and I needed to get physical therapy to get back in the game. People like me who depend on their own strong bodies to earn a living need medical care when the body is out of whack.

The ACA has been a lifesaver, not just for me but for many. Please push to expand medical coverage for all Americans, and to improve availability, because everyone deserves this help, whether they live in a city or a remote rural area. Every time I go to the doctor I feel grateful that this has helped me to get back on my feet.

This is an issue that cuts across party lines, and I hope to see the Senate work together in a bipartisan fashion to address this issue that affects so many.

Thank you,

Renee Fleysler
Sunnyside, NY

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Sunday, September 24, 2017 2:06 PM
To: gchcomments
Subject: Graham/Cassidy Bill

Dear Senate Finance Committee Members,

Please do not let this Bill go through, it will either kill my daughter or will send her father and I into financial ruin. My daughter is 25 years old, she was diagnosed with seizure disorder when she was 3 years old. She has been on medication since that time, her seizures are well controlled by medication. She, also, has been diagnosed with a learning disability that affects her life, she will always be under employed because of this. She works part time and does not make enough to live on her own or be able to afford insurance on her own. Since she is 25 she has one more year on ACA, without ACA assistance she is basically being handed a death sentence. Please DO NOT let this happen to my daughter and to the other sons and daughters, brothers and sisters, mothers and fathers, aunts and uncles in America that need health insurance.

Respectfully,
Cathy Saxum
Minnesota

Sent from my iPa

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Sunday, September 24, 2017 5:19 PM
To: gchcomments
Cc: David Elin
Subject: Statement on Graham -Cassidy to SCF

**Statement Submitted by Laurie Rogers, constituent of Senator John Thune- SD
Senate Committee on Finance
Hearing to Consider the Graham-Cassidy-Heller-Johnson Proposal
September 25, 2017**

My name is Laurie Rogers and I have a daughter with Cystic Fibrosis. The current health care debate in Washington is personal to me. Cystic Fibrosis (CF) is chronic disease that effects the lungs and digestive tract, leading to frequent lung infections and other complications. The current life expectancy for someone with CF is about 40 years.

My daughter Madelaine is 14 years old and a freshman in High School. If you met Madelaine, you would not suspect she was sick at all. Madelaine is an avid, successful Cross Country athlete, an avid hunter and a competitive basketball player. She is the youngest of 4 children in a family of 2 hardworking parents. My husband and I have been married for nearly 22 years and currently have employer based insurance through my workplace. To see Madelaine, you would have no idea that she requires approximately \$42,000 in medication MONTHLY just to keep her living a healthy, normal quality of life. While my husband and I work hard to maintain insurance, she works hard each and every day to maintain her quality of life. I agree that the current healthcare system, is far from perfect, but these changes cannot come at the expense of those who need lifesaving care the most. These costly medications and treatments that are available to her through our current health insurance coverage, may not be available due to costs in just two short years should this bill pass. This would be life threatening to my daughter, and I cannot fathom having to explain this to her. PLEASE, consider Madelaine, and the rest of my family when making these most important decisions regarding the future of our health care and quite frankly her future or lack there of.

The Graham-Cassidy proposal, which the Senate is expected to vote on next week, is unacceptable for people living with CF and other chronic conditions. People with CF require a complex and demanding care regimen, and need access to high-quality, specialized care. **I urge all U.S. Senators to oppose the Graham-Cassidy bill** because it would roll back protections for people with CF and jeopardize their access to affordable, adequate health care coverage.

The Graham-Cassidy bill fails to protect our community and is absolutely unacceptable for people with CF because it would:

- a. **Remove full pre-existing condition protections for people with CF** by allowing insurers to set premiums based on an individuals' health status. This may put insurance coverage financially out of reach for some people with CF and prevent them from accessing critical health care.

- b. **Eliminate Medicaid expansion and drastically cut funding for the program** by instituting a per capita cap or a state block grant system, putting coverage of new and innovative treatments at risk. Medicaid provides a critical source of health care coverage for one half of children and one third of adults with CF. We must preserve this safety net by retaining expanded eligibility and ensuring adequate funding for Medicaid.

- c. **Remove protections against annual and lifetime coverage caps**, including for the millions of Americans with employer-sponsored insurance, by making it easier for states to amend Essential Health Benefits standards. Health care costs can accumulate very quickly for people with CF, making it very easy to reach annual or lifetime caps. The results of these caps can be devastating – leaving people with CF stranded without any coverage – and our community needs the protections against these caps to be kept in place.

- d. **Allow states to waive Essential Health Benefits.** Eliminating the guarantee of essential health benefit coverage for individual insurance plans would segment the market into plans for sick people and plans for healthy people. This would likely drive up the cost of plans needed by people with CF, which provide more robust benefits.

While the Senate has considered several similar bills this year, Graham-Cassidy is the worst for people with preexisting conditions like CF, cancer, asthma, diabetes, or arthritis. Our health care system is far from perfect, but I refuse to believe any changes must come at the expense of the people who rely most on adequate, affordable health insurance.

I urge all US Senators to please keep families like mine in mind as you consider this legislation.

Sincerely,

Laurie Rogers
Deadwood, SD

Sent from my iPhone

Wright, Kevin (Finance)

From: [REDACTED] <[REDACTED]@yahoo.com>
Sent: Sunday, September 24, 2017 5:19 PM
To: gchcomments
Subject: Health Bill

This health bill needs to be negotiated in a bi-partisan manner and hearings need to be held via business as usual. Stand up to your convictions and commitment to serve the public fairly and justly. To do otherwise is to tarnish your reputations as servants to the American people.

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Sunday, September 24, 2017 5:19 PM
To: gchcomments
Subject: Hearing on the Graham-Cassidy Health Care Proposal

TO: Senate Finance Committee, U.S. Senate

RE: Hearing to Consider the Graham-Cassidy-Heller-Johnson Proposal, Monday, September 25, 2017, 2 p.m., 215 Dirksen Senate Office Building

FROM: Margaret C Pearson, Pittsboro, North Carolina

Dear Senate Finance Committee,

I am a retiree living in Pittsboro, North Carolina with several chronic health conditions; I need ongoing health care and am very frightened about the uncertainty and disruption that will occur with the passage of Graham-Cassidy. I have neighbors that are undergoing very serious cancer treatments and treatment for other complex medical conditions - I speak for them as well. There is severe anxiety among older Americans about their future with this hodgepodge of ill conceived ideas which every major medical and health-care institution, most Medicaid directors and governors oppose. I am alarmed that Kaiser Health News says the Graham-Cassidy-Heller-Johnson Proposal is the most disruptive of all the measures proposed by the GOP Congress so far (see <http://khn.org/news/gop-health-bills-changes-go-far-beyond-preexisting-conditions/>). What is wrong with the Congress? We need a bipartisan approach to a subject as serious as health care. This should not be a GOP-only decision. There is a real danger that people will not be able to afford the resulting health care plan. I urge you to have a heart and put the individual before some political one-upmanship.

I urge you to vote "No" on the Graham-Cassidy-Heller-Johnson Proposal and any measure that will raise insurance premiums and healthcare costs on North Carolina/American families while cutting millions of people off of their health insurance, hurting work-place insurance systems and our national healthcare economy.

I urge you to protect the ACA, our 10 essential health benefits, protections for pre-existing conditions and against life-time caps, long-term and level funding of Medicare, CHIP, community health, and Medicaid.

I urge you to concur with Sen. John McCain and protect our democracy with "regular order" in Congress (i.e. bipartisan support, more than one public hearing, a process for amendments, and thorough "scoring" from the Congressional Budget Office).

I urge you to resume bipartisan discussions on real "repair" measures to Obama Care/ACA to reduce premiums for individuals and small businesses and fund our existing national health care system by Sept. 30. These include efforts undertaken by Sen. Lamar Alexander and Sen. Patty Murray in the Senate Health Committee as well as those by Sen. Susan Collins and Sen. Ben Nelson.

Finally, I urge you to stop scaring us all by threatening to cut off our healthcare. In Pittsboro, North Carolina we are worried sick about this threat, which keeps coming, over and over again. Congress has accomplished nothing this year to improve our health, our healthcare system, and our lives in this respect. So far, it has only made an urgent problem worse. I assure Republican members of the Senate Finance Committee that you are

more likely to be re-elected if you do the right thing for all Americans than if you keep talking about a “promise to repeal Obama Care” that now is clearly not supported by the majority of Americans.

Respectfully, we deserve better.

Sincerely,

Margaret C Pearson

[Redacted]
Washington Post

[Redacted]
California 2/5/12

Wright, Kevin (Finance)

From: Kelly Seyer
Sent: Sunday, September 24, 2017 5:19 PM
To: gchcomments
Subject: Graham-Cassidy bill

Healthcare from a Healthcare worker's perspective

My name is Kelly Seyer and I live in Zionsville, IN. I have 2 boys ages 16 and 12 and both go to Zionsville Public Schools. I am a widowed single parent. I graduated from IUPUI with a degree in Physical Therapy in 1999. I got my Board Certification in Geriatrics 3 years ago. I have worked the past 17 years in direct patient care in a variety of settings with most of the time in a hospital acute care setting or Home Health. I am in the "healthcare trenches". I am your frontline. I currently work at St. Vincent Hospital on 86th Street in Indianapolis, IN. We are in a healthcare crisis, so I have decided to tell my story in the hopes that it might help my leaders make good choices when voting on Healthcare Reform and the possibility of repealing the ACA.

Whether people have health insurance or not, they will need to have access to a Doctor and/or healthcare professional at some point in their lives. Everyone gets sick, people get into accidents and they will need doctor, medical personale and medicine. Whether you are wealthy, poor, incarcerated, disabled, etc., you will need healthcare. Most importantly, healthcare that you can afford and does not cause you or your family to go bankrupt or go without basic needs. Due to these reasons, I believe that healthcare cannot be a privilege and must be a fundamental right.

Before the ACA, I remember our Emergency Rooms were overcrowded and being used as Doctor's offices. I remember people having to wait for long periods of time to get High Risk insurance when they found themselves in the hospital or sick without insurance. I remember my patient with Breast Cancer going through chemo and dragging herself to work every day (most days when she shouldn't) because she needed treatment and was so afraid of losing her health insurance. I remember uninsured people going bankrupt after an accident and/or a stay in the ICU. I remember the hospitals were going broke because they would have to absorb those bills. I personally remember being terrified of losing my job not because of money, but because of losing my health insurance. The Graham-Cassidy bill and it's cuts to medicad also give me concern on my job stability.

In 2012, before the ACA, I looked at purchasing an Insurance plan for myself and my 2 boys. As a healthcare worker, I can work what is known as PRN or as needed and make more per hour if I forgo having health insurance. Being a single parent, I needed flexibility with my schedule. The only plan that I could independently purchase was for catastrophic coverage and if I remember correctly it cost about 1200-1300 per month. As a mom of 2 children, I could not go without basic healthcare coverage and I certainly could not afford that. So thankfully, I could work at St. Vincent part-time and buy health insurance as a part-time employee. I do pay more for that health insurance due to my part-time status.

So I jump ahead to 2014. I was excited because I thought I would finally have the freedom to purchase healthcare without being tied to a job and I knew so many people and patients that desperately needed healthcare. I began hearing stories from patients or people in my personal life who were able to get healthcare that was not available to them in the past. I again looked into buying my own healthcare policy, but because I make more than \$46,000, I did not qualify for the exchange. However, after the ACA, I could purchase a medical healthcare policy for my boys with the most basic coverage for \$600-\$700 per month. While this is a great improvement in cost and coverage, it still did not compete with my employer based insurance. So yes, I am one of the “lucky” ones that had choices, but I was still tied to my employer. Even though the ACA did not necessarily work in my favor, I saw it help many patients and it gave me peace of mind that if I did have to leave my job that I would have healthcare. As a side note, I have also had COBRA and that is not affordable AT ALL!

Here is what I would ask you to consider when reviewing the Graham-Cassidy Bill:

1. We must not lose the essential benefits of the ACA; therefore the ACA needs improvement. Keep working in a bipartisan manner and finding fixes. The law must include rules for insurance companies regarding commitment to providing policies on the exchange. The same for individual. People should not be allowed to take advantage of the exchange. There must be rules for enrollment and cancellation that does not allow someone to join, get a few surgeries and then cancel.
2. The cuts to Medicaid are not manageable. We have to take care of our most vulnerable, disabled people and families. All of the people that I know on Medicaid are working families with members who have special needs.
3. Find solutions for small business owners so that they can purchase healthcare for themselves and employees that does not compromise their success. Why can't small business group together to purchase policies that work for them and the people they employ?
4. I ask that you look closely at the role of insurance companies and why the premiums are going up? I am continually asked as a healthcare worker to be more productive, work faster, spend less time with patients, see more patients, but do it in a safe effective manner. Are we asking the same of these insurance companies? Why are their executives making so much money? Why are their buildings getting bigger? Why are we losing PCP's? Why are the insurance companies gaining more and more say in patient care?
5. Think about the individuals who will lose their much needed healthcare coverage if the ACA is repealed. Think about my young 37year patient with MS who is desperate to maintain function but cannot get needed therapy until he is so sick that he lands in the hospital. Don't make him drain his savings, quit his part-time job, and live in a nursing home because he can't get health insurance or services to keep him functional and productive at home.
6. Find a way to make Pharmaceutical companies keep drug prices down. Don't make people, especially our seniors choose between food and medicine. It happens, a lot. Don't let the pharmaceuticals charge outrageous prices. If I did not have health insurance, my son's ADHD medicine would cost \$400-\$600 per month instead of \$30. Why is this being allowed?
7. Work towards promoting wellness with education, improved hospital discharge to home care services to prevent readmission, and give patients tools to improve their health.

8. Finally, work together in a bipartisan way to figure this out. Don't leave the healthcare workers and patients out of the equation. I know that if you or one of your family members found themselves at our hospital, you would want us to give the best care that we can give. Everyone deserves this no matter if you are a member of congress or live in poverty.
9. Look closely at Transparency in Pricing from both insurers and providers. We must control the cost of healthcare. How can you pay for something if you don't know what it costs?

In closing, I do not understand all of the workings of our government. I am the one taking care of our community. I exercise with them, clean them, try to comfort them, try to keep them safe, and continually try to help them navigate this increasing complicated healthcare system. No matter what is decided in the upcoming months, people will still get sick, get in car accidents, get chronic lifelong diseases, and we as healthcare workers will continue to take care of them the best way we can.

Sincerely,

Kelly Seyer, PT

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Sunday, September 24, 2017 5:18 PM
To: gchcomments
Subject: Protect our healthcare

Dear Committee Members--

As a United States citizen currently residing in Virginia, I write to request you stop the Graham-Cassidy bill from proceeding.

I am a healthy woman but in 2009 was diagnosed with a DVT in my left calf and an embolism in each lung. I came close to dying. There was no underlying cause for the disease and I have been healthy ever since. But a year ago for a short time I did not have employer provided health care. Private insurance refused me due to a pre-existing condition and I was facing living my life with no health insurance at age 53. However, had I not found employment the ACA would have provided me coverage and should I have faced any health care tragedy averted financial disaster and saved my life.

Graham-Cassidy will abolish that protection. Should it pass you will be condemning your fellow citizens to death because they aren't wealthy (like most of you).

The ACA can be improved. We are looking for bipartisan leadership to step up and do just that. But Graham-Cassidy was developed in an extremely rushed way, with zero analysis, and will condemn your fellow citizens to death.

Please do the right thing. The only thing.
Allyn Summa

Sent from my iPhone

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Sunday, September 24, 2017 5:18 PM
To: gchcomments
Subject: Graham-Cassidy
Attachments: Aidan.jpg

Greetings,

My name is Julie Paradis and I am the aunt of a beautiful 11 year old boy named Aidan. Aidan was born healthy with big brown eyes and a head full of hair, but his parents started having concerns when he wasn't hitting milestones. At nine months old, he was diagnosed with a rare genetic disorder called Dup15q syndrome. They were told it is "de novo" (which means it randomly happens without cause) and they were thrown into the world of having a special needs child.

He has since received a plethora of other diagnoses (autism, apraxia, global developmental delay, intellectual disability, etc.). He has had numerous therapies, medical procedures and tests in his short life. They did not qualify for Medicaid for many years (they were over the income threshold), and paid for these things out of our pocket. I say "out of pocket" because during this time their private insurance, which they have always had without any gaps, would not pay for a majority of these required procedures and therapies. Both of Aidan's parents worked full time on opposite shifts in very good, well-paying jobs and they still nearly lost their home due to the bills.

The Affordable Care Act stopped the insurance companies from black listing my nephew. At the time, when their denials were questioned, they said it was due to his autism. They said it was an untreatable disorder and would not pay for any therapies. The denial of services was wide spread - denying even physical therapy to help him learn how to walk.

Repealing something that is flawed (ACA) and replacing it with the proposed Graham-Cassidy Bill would be taking us back to those dark days where insurance companies can black list a child due to their disability.

My nephew will need lifetime care and will be 21 in 2027 when Graham-Cassidy has the biggest cuts in Medicaid dollars. This is the age that parents of adult children call "falling off the cliff," because services go away and they are left all alone. If this bill passes, Aidan's parent's future is not only bleak, it is potentially non-existent.

This partisan bill has been hastily put together without any oversight, foresight, or discussion and would hurt the most vulnerable Americans. Regardless of party, the majority of your constituents want a well thought out, well vetted, well researched bipartisan plan that would benefit the people and our country. Please slow down, take a moment and do this right! We are depending on you to vote NO on the Graham-Cassidy Bill.

Sincerely,
Julie Paradis

P.S. He still has big brown eyes and is the light of our lives!

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Sunday, September 24, 2017 11:27 AM
To: gchcomments
Subject: No Repeal of ACA

Hello,

My family and I rely on quality, affordable healthcare. Because of this, I oppose the Graham-Cassidy bill. I am a partially-disabled retired police officer that was permanently injured in the line of duty. I will be one of the people that could be subjected to unaffordable healthcare due to my pre-existing condition under the Graham-Cassidy bill. I would like to see a bipartisan Congressional effort to improve the ACA, not repeal it.

Thank you,

Jacob Lee Huffstetler
[REDACTED]

Sent from my iPhone

Wright, Kevin (Finance)

From: [REDACTED] n>
Sent: Sunday, September 24, 2017 5:16 PM
To: gchcomments
Subject: Graham-Cassidy

All my life I have been interested in and respected the legislative process. I have generally believed in the integrity of the senators and congresspeople who are charged with governing in the best interests of the nation, even if I have not always agreed with their interpretation. The Graham-Cassidy bill violates so many tenets of responsible legislation that it belies its supporters' pretenses of integrity and accelerates the erosion of faith in one of our most important institutions:

1. While the bill proposes the most significant modification in half a century to one sixth of our economy, there have been no public hearings on it and no meaningful floor debate is even possible before September 30th;
2. Allowing states to waive the requirement that insurers cover pre-existing conditions automatically disqualifies any assurance that such coverage is "guaranteed", and there is no standard for "affordable" substitutes;
3. A single national per capita standard for block grants to states to replace Medicaid is ludicrous on its face;
4. It is insultingly disingenuous to claim that states will better benefit by having more flexibility on how they spend dramatically less money;
5. Virtually every major organization representing providers, patient advocates, and even insurers has denounced the substance of the bill. The authors and supporters have only offered their own assertions of its virtues with no credible evidence to substantiate them. That's probably why there have been no hearings.

As much of the nation has watched Ken Burns and Lynn Novick's *The Vietnam War*, we've been reminded of the terrible price to be paid for failing to acknowledge a mistaken judgement. The fact that Republicans have been running on a promise to "repeal and replace Obamacare" for seven years doesn't justify persisting in it when they have so obviously been unprepared to articulate a thoughtful, researched, coherent alternative about which even they could agree. It would have been wiser to have had bipartisan cooperation from the beginning, but it is now essential that Republicans and Democrats work together to refine and improve the ACA, not repeal it.

Cheryl McDonald
Pasadena, CA

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Sunday, September 24, 2017 5:13 PM
To: gchcomments
Subject: Opposed to Graham-Cassidy and any similar bills to repeal ACA

I am opposed to the Graham-Cassidy bill that would not only repeal the Affordable Care Act but also destroy Medicaid and seriously damage health care delivery. As a citizen of the U.S. I believe we should focus our energies on improving the insurance system established with the ACA. It has done enormous good as people have been able to get insurance and take care of themselves and their families.

Please be sure that in your hearings you discuss the real effects on real people. We the people, as well as very medical group and insurance group in the country, do not want the G-C act to pass.

Kill this bill and start bipartisan (or even better, nonpartisan) work to improve what we have. Thank you.

Lisa Harris
Birmingham, Alabama
6th Congressional District

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Sunday, September 24, 2017 5:17 PM
To: gchcomments
Subject: Healthcare Bill

The current healthcare bill is a disgrace. I cannot believe Rep would put forth such a terrible harmful bill to our citizens.

Shame on you!

Regards,
Mark
Sent from my iPhone

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Sunday, September 24, 2017 5:14 PM
To: gchcomments
Subject: Graham-Cassidy Health Care Bill

Please do not vote to pass this bill. A bill that affects 1/6 of our economy should not be rushed through simply because of a legislative deadline. A comprehensive bipartisan bill is what we Americans all deserve. Please don't play politics with something this important.

Thank you,

Gwyneth Langelier
PA Resident

AARP Policy @AARPolicy
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#GrahamCassidy could mean skyrocketing costs for 50- to 64-year-olds. See state estimates in our new report: bit.ly/2f19BDf

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#GrahamCassidy could mean skyrocketing costs for 50- to 64-year-olds. See state estimates in our new report: bit.ly/2f19BDf

Total Increase in Health Care Costs (Premiums + Out-of-Pocket) for 60-year-olds with Income of \$25,000 Under Graham-Cassidy in 2020

State	Maximum Premium Increase	Maximum Increase In Out-Of-Pocket (OOP) Costs	Total Increase in Premiums and OOP Costs	State	Maximum Premium Increase	Maximum Increase In Out-Of-Pocket (OOP) Costs	Total Increase in Premiums and OOP Costs
Alabama	\$12,115	\$6,750	\$18,865	Montana	\$12,633	\$4,563	\$17,197
Alaska	\$26,988	\$4,804	\$31,790	Nebraska	\$15,912	\$4,449	\$20,361
Arizona	\$16,757	\$5,317	\$22,074	Nevada	\$11,018	\$5,440	\$16,458
Arkansas	\$7,457	\$5,295	\$12,752	New Hampshire	\$6,413	\$5,260	\$11,672
California	\$11,078	\$8,072	\$17,149	New Jersey	\$8,908	\$5,182	\$14,090
Colorado	\$10,910	\$6,072	\$16,982	New Mexico	\$7,467	\$5,813	\$13,280
Connecticut	\$11,175	\$6,072	\$17,247	New York*	\$4,766	\$1,710	\$6,476
Delaware	\$11,113	\$5,659	\$16,772	North Carolina	\$15,046	\$5,670	\$20,716
Distr. of Columbia	\$7,463	\$6,072	\$13,534	North Dakota	\$9,202	\$4,849	\$14,051
Florida	\$10,060	\$5,653	\$15,714	Ohio	\$8,085	\$5,477	\$13,563
Georgia	\$10,571	\$5,505	\$16,076	Oklahoma	\$14,517	\$5,911	\$20,428
Hawaii	\$9,102	\$5,617	\$14,719	Oregon	\$10,426	\$5,890	\$16,315
Idaho	\$9,185	\$6,072	\$15,256	Pennsylvania	\$9,802	\$5,358	\$15,160
Illinois	\$11,777	\$5,889	\$17,666	Rhode Island	\$8,233	\$6,072	\$14,304
Indiana	\$6,886	\$5,426	\$12,312	South Carolina	\$10,119	\$5,121	\$15,240
Iowa	\$11,219	\$4,609	\$15,828	South Dakota	\$12,179	\$5,043	\$17,221
Kansas	\$9,654	\$4,497	\$14,152	Tennessee	\$14,127	\$5,656	\$19,783
Kentucky	\$7,895	\$5,223	\$13,118	Texas	\$10,676	\$5,319	\$15,995
Louisiana	\$11,481	\$5,134	\$16,615	Utah	\$8,760	\$6,054	\$14,814
Maine	\$10,404	\$8,033	\$18,437	Vermont	\$5,343	\$6,072	\$11,414
Maryland	\$7,864	\$6,072	\$13,936	Virginia	\$8,384	\$5,840	\$14,224
Massachusetts	\$4,495	\$6,072	\$10,567	Washington	\$5,873	\$6,072	\$11,945
Michigan	\$8,173	\$5,894	\$14,067	West Virginia	\$12,610	\$5,852	\$18,462
Minnesota*	\$12,386	\$1,710	\$14,096	Wisconsin	\$9,621	\$5,307	\$14,927
Mississippi	\$8,044	\$5,515	\$13,559	Wyoming	\$13,623	\$5,384	\$19,007
Missouri	\$11,651	\$5,703	\$17,354	NATIONAL	\$10,572	\$5,602	\$16,174

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Sunday, September 24, 2017 5:16 PM
To: gchcomments
Cc: Keith Wexelblatt
Subject: Please do not allow Graham-Cassidy to pass

Dear Sir or Madam,

I am expressing my strong opposition to the Graham-Cassidy bill. Not only is it outrageous that Senators would consider passing such terrible legislation just to say they repealed Obama Care while putting the health and welfare of so many in jeopardy, but it absolutely terrifies me. You never know when you or a loved one will need the protections of Obama Care. I have a teenage son with Type 1 Diabetes. He will forever have a pre-existing condition (PEC). To say PECs are covered is meaningless if the insurance available because of a PEC is unaffordable. Allowing the states to determine how to allocate resources provides no comfort. It just creates uncertainty. My son is bright and about to apply to college. He should be able to move to any state for the best opportunity and where he can hopefully contribute greatly to the society and community; however, because of a PEC, that is an auto-immune disease, he would need to restrict himself to only those opportunities in states that require insurance that covers a PEC at an "affordable" premium. Even with the wonderful insurance coverage we have, the copayments for our son's medication and technology are significant. We are lucky to never have to make a choice about whether to obtain a life-changing device because of a co-payment; however, as he is about to turn 18 he will one day soon be on his own. Obama Care creates certainty for everyone and a safety-net for those who need it most. My grandmother who was frugal to a fault to save for her old age needed to go on medicaid the last years of her life after exhausting her savings and living to age 93, the last four years in a nursing home. What would she have done without medicaid? People often need to move elderly parents for whom they are responsible to the state in which they live, that is challenging enough without worrying about disparate benefits by state.

I understand Obama Care is not perfect but that should be the baseline from which to create improvements, not to pass legislation to everyone's detriment other than the insurance companies. Congress should be looking at the costs of health care and not only the costs of health insurance. Why has the co-pay for my son's insulin increased from \$10 to \$150 in 17 years? Or why do the insulin pens I just picked up with a co-pay of \$75 bear a cost of over \$500? That is obscene! I do want doctors and pharmaceutical companies to be appropriately incentivized; however, Congress seems to look only at one side of the equation and harming the public without controlling the escalating costs that are harming the system.

I urge you not to pass Graham-Cassidy. It is too dangerous, harms the public, creates uncertainty and fear. We as a nation are only as good as how we take care of our most needy. There are better ways - your job is to find that way not sacrifice the welfare of those who need health insurance the most to get a bad deal done by September 30th. I do believe in

not sacrificing the good for the perfect but Graham- Cassidy is sacrificing the good for the reprehensible.

Elizabeth and Keith Wexelblatt
Wellesley, Massachusetts

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Sunday, September 24, 2017 5:16 PM
To: gchcomments
Subject: Graham-Cassidy bill

Dear Senators,

I am writing to express my strong concerns about the impact of the Graham Cassidy bill, should it come up for a vote and get passed.

1) Turning funding and control back over to the states is quite simply a scary thought when you live in Texas. Our state already ranks among the lowest in terms of mental health services and care for the disadvantaged. I have zero trust in our governor or state legislature to do what is in the best interest of the people in this state -- which frankly is probably not all that different than what's in the best interest of other populous states, e.g. NY and CA. We all have big cities and we all have rural populations. And I imagine that the rates of different diseases throughout the general population do not differ widely by state.

2) This bill does nothing to help stabilize health insurance markets over the short term, which should be an issue that Congress is concerned with. ACA needs repair and shoring up, not demolition and resulting chaos.

3) States that have actually been successful in making the ACA work would end up being punished, because funding would be slashed for them.

4) Protections afforded by the ACA would be left up to the states and therefore totally at risk. Maternity coverage, mental health services, pre-existing condition coverage have all improved because of the ACA. Graham-Cassidy would be a major step backward.

5) The following groups (who know a bit about healthcare in this country) all oppose the bill: American Medical Association, American Academy of Family Physicians, American Hospital Association, Federation of American Hospitals, America's Health Insurance Plans, and the BlueCross BlueShield Association. How can a handful of Republican senators presume to know better than these healthcare professionals?

Frankly, I'm appalled and deeply saddened by the majority of Republican senators that have chosen to put party politics and campaign funding ahead of the best interests (and wishes!) of the majority of Americans. I have recognized for some time that we live in a corporate oligarchy, not a democracy. However, it doesn't seem like the power of money has ever been quite this destructive. I wish that I had more power to change our current political landscape. However, right now, this is all I can do. So, I hope I'm one of many "snowflakes" that can create the avalanche needed to derail this most heinous of bills.

Respectfully,

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Sunday, September 24, 2017 5:16 PM
To: gchcomments
Subject: Healthcare

Vote no for Cassidy and Graham healthcare Bill. # no on healthcare #not good for America!!!!
Sent from my iPhone

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Sunday, September 24, 2017 5:15 PM
To: gchcomments
Subject: Please vote NO

This is, intentionally or not, a mean spirited bill. Providing affordable healthcare for people is a cost savings proposition. People who cannot afford to get regular care wind up being the ones that cost ALL taxpayers money. (Or, like what happened to a friend who could not afford insurance, they die because they could not afford to go to see a physician.)

Rushing this through without a CBO analysis makes it seem like there is something to hide. Making exemptions for specific states is bribery.

There is nothing in this piece of legislation that passes the smell test.

Obamacare is not perfect but some BIPARTISAN work can improve it. Why are Republicans so opposed to working with Democrats? They refused to meet with the Democrats as Obamacare was being crafted and refused to allow their participation in this bill.

No public hearings, no bipartisan participation, no CBO report should add up to NO vote on this bill, even if it weren't so harmful

This 67 year old white native Alabamian, married to the same woman for 36 years with two married children and two grand children is fearful of where the Republican Party seems to want to take us. I want to see some compassion shown for the majority of the country's people, not just breaks for the rich.

David Henderson
[REDACTED]

Sent from my Verizon 4G LTE smartphone

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Sunday, September 24, 2017 5:15 PM
To: gchcomments
Subject: Graham Cassidy

Please vote no on Graham Cassidy. The bill leaves millions uninsured and lacks adequate protection for those with preexisting conditions This bill would kill my husband. This bill guts Medicaid to serve as tax cut to satisfy Republicans donors. Instead, work on improving Obamacare and prevent its deliberate sabotage by the Trump administration Choose your country over party. Do the right thing. Return to regular order as the courageous McCain suggests and enact a bipartisan bill that takes care of all Americans. Thanks. Esther Paul Az resident who votes

Sent from my iPod

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Sunday, September 24, 2017 5:15 PM
To: gchcomments
Subject: Please vote against the "Graham-Cassidy" bill

Dear Members of the Senate Finance Committee:

I am writing to express my very strong disapproval of the "Graham-Cassidy" bill. I hope you will vote against it. Beyond the fact that the bill has not had proper CBO analysis before coming up for a vote, I am very concerned about the threat of not covering pre-existing conditions. The Affordable Care Act may be flawed, but many of its principles--covering pre-existing conditions, no lifetime caps, and ensuring coverage of key procedures--are crucial.

As a self-employed Mainer who has been covered in the past under individual market and ACA marketplace policies, I think Graham-Cassidy moves much too far in the wrong direction: away from more consistent and dependable access to reasonably priced health insurance. I would much rather see Congress shore up ACA--preferably in a bipartisan fashion--than approve a regressive bill like Graham-Cassidy that would do more harm than good.

Sincerely,

Lisa Hayden

Scarborough, Maine

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Sunday, September 24, 2017 5:15 PM
To: gchcomments
Subject: Re: healthcare bill

Dear government officials,

My family relies on quality, affordable healthcare. Because of this, I oppose the Graham-Cassidy bill. My story with a pre-existing condition of MS puts me and my spouse, who has coverage through my job, at risk. I would like to see a bipartisan Congressional effort to improve the ACA, not repeal it.

Sincerely,
Rev. Wendy Vander Hart

[REDACTED]
[REDACTED]

Sent from my iPhone

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Sunday, September 24, 2017 5:15 PM
To: gchcomments
Subject: GCH Bill

To Whom it May Concern,

Quality healthcare is an essential investment in the people of this country. I, and all other Americans, rely on access to care that is affordable and adequate. Repeated attempts to repeal the ACA for political reasons are a waste of everyone's time. I would like to see genuine debate on the issues with our healthcare system, and bipartisan attempts to improve the ACA.

Thank you,

Kelsey Roach
Arlington, Virginia

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Sunday, September 24, 2017 5:14 PM
To: gchcomments
Subject: Health care

I write to you asking you to do the right thing to assure that all Americans have full throated health coverage. The bill you have before you will not. Please vote no. This needs bi partisan hearings, with the voices of the medical community and all stakeholders heard before even drafting much less voting.

Karen S. Gaffney
Belmont, Ca.

Sent from my iPhone

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Sunday, September 24, 2017 5:14 PM
To: gchcomments
Subject: Reject tax cuts for the wealthy. Eliminate subsidized health insurance

Finance Committee,

The newest version of Trumpcare would kick 32 million people off of healthcare, subsidized health care they should never have gotten to begin with.

Hidden in Graham-Cassidy is a \$20 billion tax break for the highly-profitable medical device industry, which has \$230 billion in profits stashed offshore on which it has not paid a dime in U.S. taxes. Assure that ALL OFF-SHORE corporate accounts are taxed, and that tax-dodging corporations have the CEO and Board of Directors arrested and sent to prison. Ankle-bracelets are not enough!

The Affordable Care Act was reviewed by three different Senate committees, received dozens of hearings and 169 hours of consideration. Huge mistakes were STILL jammed down We The People's throats.

I urge the Senate and the Senate Finance Committee to reject Graham-Cassidy as written. Assure that corporations pay their fair share in taxes! When they do, we'll be able to invest in our country's future, paying off the national debt.

Schurkey S
[REDACTED]
[REDACTED]
[REDACTED]

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Sunday, September 24, 2017 6:04 PM
To: gchcomments
Subject: Comment on the bill

I understand that for Republicans, this bill is about states' rights, but this is done in a terrible way. The Republican leadership is trying to push this bill through as though it is a scam, as though they are afraid that open debate and bipartisan approach will harm, not heal the nation. If you have nothing to be ashamed of, you shouldn't push a bill that affects 1/6th of the US economy in less than a month with no bipartisan approach! The republican leadership is ignoring half of the country as though they don't care, and not because of their moral principles, but rather because they are afraid of scrutiny. This bill ought not to pass; if you want a good bill, you should be more decent about it.

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Sunday, September 24, 2017 6:03 PM
To: gchcomments
Cc: Light, Jaymi (Young); Campbell, Katie (Donnelly); Janis Guerney
Subject: Graham Cassidy Comments
Attachments: App Essay on Poverty.docx; September 2017 Blog Post.docx

Please find attached our comments on Graham Cassidy, reflecting the deep concerns we have about the impact of this bill on American families.

T
hank You,
Laura Rodgers, High School Senior

[REDACTED]

[REDACTED] er
[REDACTED] or
[REDACTED] Center
[REDACTED]
[REDACTED] 2
[REDACTED]

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Sunday, September 24, 2017 6:04 PM
To: gchcomments
Subject: Graham-Cassidy hurts millions of Americans

My family and I count on quality healthcare that is affordable. So do so many millions of other Americans. Graham-Cassidy will eliminate health insurance for millions and will make it too expensive for millions of others.

The ACA is faulty because it was a 100% partisan bill. The attempted remedies are faulty because they are purely partisan. Please build a bipartisan bill to repair and improve the ACA and it will pass easily.

Stop trying to repeal the ACA. Stop trying to end Medicaid under the cover of ending the ACA. Think about all Americans, please, not just the big pockets of some of your political donors.

Tom Bolton
Raleigh, NC 27609

[REDACTED]

[REDACTED]

Wright, Kevin (Finance)

From: [REDACTED] >
Sent: Sunday, September 24, 2017 6:04 PM
To: gchcomments
Subject: I oppose the Graham Cassidy Healthcare bill!

To whom it may concern,

As a healthcare professional (psychiatric nurse practitioner), as a nursing school faculty member (Yale) and as the mother of a 26 year old with a devastatingly expensive chronic health condition (lupus), I vehemently oppose this attempt to take AFFORDABLE and COMPREHENSIVE healthcare away from millions of Americans. It is clear from the outpouring during previous attempts that the American public IS NOT in support of this. Our elected officials ignore the budgetary, political and humanitarian input from their colleagues, and voters and I beseech you to not support this latest bill. Americans are ready to pay for a healthcare system that will provide quality care for all- please stop wasting everyone's time, taxpayer money and people's largess with these infuriating political moves. ENOUGH IS ENOUGH; THE PEOPLE HAVE SPOKEN!

Thank you,
Dr. Andree de Lisser

Wright, Kevin (Finance)

From: Heather O'Donnell
Sent: Sunday, September 24, 2017 6:04 PM
To: gchcomments
Subject: Graham-Cassidy Bill Hearing on September 25, 2017

I am writing to oppose the Graham-Cassidy bill, which state Medicaid directors are united in opposing. This bill would shift significant financial risks to the states without providing the states with means to develop infrastructure adequate to handle those risks.

The price projections for various procedures and conditions currently circulating on the internet cannot be responsibly fact-checked, due to the haste with which this bill has been assembled and its being designed to thwart CBO scoring. They are nevertheless alarming. Passing a bill of this scope without adequate knowledge as to its effects would go beyond irresponsible to being outright callous. American citizens will suffer and die.

Health care in the United States is overdue for thoughtful reform. This bill is not that.

Heather O'Donnell


Wright, Kevin (Finance)

From: [REDACTED] m>
Sent: Sunday, September 24, 2017 6:03 PM
To: gchcomments
Subject: I Oppose Graham-Cassidy

Senate Finance Committee,

I urge you to reject Graham-Cassidy-Heller in favor of the bipartisan bill the Senate HELP Committee was considering. Graham-Cassidy-Heller would cause 32 million people to lose their health coverage while destroying Medicaid and harming some of the most vulnerable members of our communities, seniors and people with disabilities.

Daniel Worthington
Seattle, WA

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Sunday, September 24, 2017 6:03 PM
To: gchcomments
Subject: Oppose Graham-Cassidy-Heller

Senate Finance Committee,

Below is a form letter because it says it better than I can.

...But for real, this bill is terrible and cannot be allowed to pass.

I urge you to reject Graham-Cassidy-Heller in favor of the bipartisan bill the Senate HELP Committee was considering. Graham-Cassidy-Heller would cause 32 million people to lose their health coverage while destroying Medicaid and harming some of the most vulnerable members of our communities, seniors and people with disabilities.

Zach Modesto
Philadelphia, PA

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Sunday, September 24, 2017 6:03 PM
To: gchcomments
Subject: Medicare Cuts

I have Medicare and it made a huge difference in my ability to seek and obtain the best care for metastatic breast cancer. I am a three year survivor and continue treatment. This would be a pre-existing condition and I would never be able to qualify for new insurance.

I also have a 22-year-old son who is disabled from traumatic brain injuries due to abuse by his biological parents and cerebral palsy. Thomas has Medicare which has helped us keep him as healthy as possible. He has numerous pre-existing conditions that would prevent him from qualifying for any insurance. His, like me, income is Social Security so his ability to afford insurance is limited.

Please do no limit or change Medicare. It is our only hope. Thank you.

Sent from my iPhone

Wright, Kevin (Finance)

From: Marjorie Talacko [REDACTED]
Sent: Sunday, September 24, 2017 6:03 PM
To: gchcomments
Subject: Graham Cassidy bill

I would like to see a bipartisan Congressional effort to improve the ACA, not repeal it.

The Graham-Cassidy bill is a travesty. It is politically motivated, not out of a bit of care of the senators who put it forward. What it does to mental health care is deplorable, not to mention, leaving so many without health care coverage.

yes, the ACA needs to be improved but this is a giant step back, a bill without merit.

Marjorie Talacko
Georgetown, MA

PS I do vote!

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Sunday, September 24, 2017 5:57 PM
To: gchcomments
Subject: Public comment ahead of the Graham-Cassidy Bill hearing

As a person with disabilities, I depend on Medicare. Like all Americans, I need quality, affordable healthcare. I strongly believe a bipartisan Congressional effort to improve the Affordable Care Act has been needed for quite some time, rather than repealing the ACA. I oppose the Graham-Cassidy bill because it is not a thoughtful, bipartisan reform bill. It is hastily formed and partisan, has not been evaluated and would be just as likely to intrude a new set of problems. I support members of Congress working together in a bipartisan effort to strengthen the ACA.

Sincerely,

Jenni Burnam
Dundalk, MD

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Sunday, September 24, 2017 6:02 PM
To: gchcomments
Subject: Graham Cassidy NO

The Graham Cassidy bill is an amoral abomination, being put forth because of the influence of money and the fear by some people of not being reelected. It will ruin lives and must be voted down. And if someone wants to say it won't ruin lives, then it should be properly explained how that is the case. All we are getting is a rush job on a cruel piece of proposed legislation.

Vote no no no.

Amanda Hopson
Indianapolis, IN

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Sunday, September 24, 2017 6:02 PM
To: gchcomments
Subject: Comment on Graham-Cassidy bill for committee hearing

Comment for
"Hearing to Consider the Graham-Cassidy-Heller-Johnson Proposal"
25 September 2017, 2pm

Comment by
Anthony Ginocchio
[REDACTED]
[REDACTED]

Senators:

I have a chronic illness called ulcerative colitis; I'm sick and I'm not going to get better. Nobody knows what causes my illness, so nobody has a cure for it yet, and the best I can hope for is to manage my symptoms. After a scary hospitalization in 2010, I'm now able to manage my illness through a mix of medications, regular visits to my gastroenterologist, and periodic colonoscopies and other screenings. This regular maintenance allows me to live a healthy life, and saves me from worry that could distract me from my job, my marriage, or other important aspects of my life.

Unfortunately, all of those elements cost a significant amount of money - my medication alone runs in the six figures over the course of the year, and I am only able to pay thanks to my insurance, which does not include a lifetime or annual cap on coverage, and does not charge me a higher amount because of my pre-existing condition. I may not be a profitable patient for an insurance company to take on, but I still have worth and dignity as a human being, and my treatment allows me to hold on to that worth and dignity.

I have reviewed the bill you are considering, and the reforms proposed in the Graham-Cassidy-Heller-Johnson proposal would gut those critical protections for me and millions of others. The authors of this bill have communicated to me and other Americans that if insurance companies can't profit off of us, we're not worth any of our countries resources. It makes me feel broken as an American. It makes me think that my Senators don't think I am deserving of my dignity or humanity.

I'm not asking for charity from anyone, but I'm asking for protections to help me live my life with a disease that I didn't ask for, didn't cause, and for which there is no cure. I am appealing to any sense of morality you have, to not strip the sick, the disabled, the elderly, or children, of their dignity and humanity.

Thank you,
Tony Ginocchio

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Sunday, September 24, 2017 6:01 PM
To: gchcomments
Subject: Graham-Cassidy Bill Hearing

Senators,

For the hearing on September 25, 2017 on the Graham-Cassidy Bill:

I am writing to ask you, do not vote for the Graham-Cassidy Bill. It does not provide adequate protection for pre-existing conditions. It will set health care access back in this country by decades.

I am a 5 year stage III cancer survivor. My retired husband is a 20 year survivor of melanoma. We have 3 children, 2 of which have asthma and allergies. That means that 4/5 of our family have life threatening pre-existing conditions.

Starting Jan 2018 we are absolutely dependent on the market created by the ACA for our medical insurance. If we are priced out of the market we will spend what we have to take care of ourselves, but it won't last.

I had a year of cancer treatment in 2012. Dx in Feb., chemo in March, surgery in May, more chemo in July, radiation in Sept, more surgery in Oct and Nov - all in 2012. This was followed by 5 years of anti-hormone treatment (aromatase inhibitor), chemo in Oct 2016, another mastectomy and reconstruction just 2 weeks ago, and chemo again in 2 weeks.

Lucky for us we have been on my husbands work insurance and our annual deductible was \$5000, so that the \$300,000 of costs in 2012 alone didn't bankrupt us. When we start on the ACA our deductible will be \$15,000, which is still hard, but we'll manage.

No one thinks that ACA is perfect. It needs work, and we need it to work. We also need affordable medicine, affordable health care, and accessible health care. THAT is what you should be working on.

Working to take away what little protection our citizens have is, in all honesty, disgusting. If you pass this bill you deserve to see the faces of every person who dies for lack of adequate and appropriate health care in this country. You should be the one to tell each child why their mother or father died. You should explain to grieving parents why their child didn't deserve a chance at a healthy life.

Do the right thing. Start working for all of the people in this country.

April Undy
[REDACTED]

Wright, Kevin (Finance)

From: [REDACTED] <[REDACTED]@gmail.com>
Sent: Sunday, September 24, 2017 11:51 AM
To: gchcomments
Subject: Graham-Cassidy-Heller-Johnson Bill

It is not a good bill and should not be supported by any Senator, republican or democrat.

As elected officials, you need to be thinking about what is best for all Americans, not simply those that threaten your re-election.

Don't make the error of trying to say that this is better for America. It is not.

The most vulnerable - the sick, elderly, women, children, those with pre-existing conditions - will suffer. It's undeniable.

Please do your jobs the right way. Work across the aisle, compromise for the good of all Americans. Please stop this bill and its consequences before it's too late.

Respectfully,
Susan Madden Cortese
Keswick, VA

Sent from my iPhone

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Sunday, September 24, 2017 6:00 PM
To: gchcomments
Subject: NO to Cassidy-Graham Bill

Let's all be honest about this bill. This is not a healthcare bill, it is a wealthcare bill. It has nothing to do with a philosophical viewpoint about approaches to governing. It will strip access to affordable healthcare, will decimate Medicaid, and will prevent poor children and the disabled from accessing healthcare--all, in order to benefit and please the most affluent and privileged via tax cuts. This bill is driven by the Koch brothers' demands that the GOP ram through a repeal of the ACA, which will benefit them, or they will not donate money to the GOP for their campaigns.

The ACA, while imperfect, resulted in a huge increase in insured Americans, providing them with improved opportunity for better health. Its faults are related to pretty unfettered capitalism and greed in the healthcare insurance and pharmaceutical industries. Add to the imperfections the GOP and Trump undermining of the ACA via active sabotage of the law by withholding subsidies to the insurance companies, creating uncertainty in the marketplace, and by defunding and shutting down pre-enrollment activities.

Other countries with less wealth provide healthcare to their citizens as a human right. They understand that improved health and healthcare outcomes results in a more productive, and so, in the long-run, a less costly country.

Americans are brighter, better informed and better read than you give them credit for. We see you, we hear you, and we understand the proposed legislation. We recognize GOP lies about the bill when we hear and read them.

The Resistance has grown, and we are going to defeat and unseat those who seek to make the majority of Americans poorer, more vulnerable and less healthy while enriching the already rich. We demand that our government work for us, and that political parties, while differing in their views, will work together to develop policies and legislation that serve the majority of American people well, not just the affluent and privileged and those with power.

Sincerely,
Susan Rebillot

[REDACTED]
[REDACTED]
[REDACTED]

Sent from my iPad

Wright, Kevin (Finance)

From: [REDACTED] <[REDACTED]>
Sent: Sunday, September 24, 2017 6:00 PM
To: gchcomments
Subject: Please keep ACA

To Whom It May Concern:

I am very concerned about the Graham-Cassidy bill and how it will negatively impact millions of people. The slashes to Medicaid are very troubling, and so is the weakening of protections for people with preexisting conditions.

As a freelance writer and book editor, I buy my own health insurance.

Although I am fairly healthy, I was denied coverage in the past because I take two medications. I was not able to find affordable health insurance until the ACA was written into law.

If Graham-Cassidy passes, I will likely not be able to afford health insurance at all, even though I don't go often to the doctor.

Yes, the Affordable Care Act needs to be repaired and strengthened, and yes, premiums should be brought down for most people. But please FIX the ACA, rather than repealing it. And please don't allow a cruel law like Graham-Cassidy to be passed.

The current administration has been weakening the ACA by gutting and misusing the advertising budget. Who knows what else has gone on behind the scenes to weaken the law. Please strengthen the ACA instead.

I'm also concerned with the backroom politics that have been going on with regard to the repeal efforts. The ACA invited all of congress to contribute ideas, not just Democrats. Why are Republicans now keeping Democrats in the dark until it's time to vote? No proper hearings, no time to review what's in the bill, no regular order. Please return to regular order in Congress!

It's time for the U.S. to catch up to other civilized nations and CARE about the HEALTH of our citizens, instead of trying to rip our health insurance away.

Thank you for your time.

Nomi Kleinmuntz

Wright, Kevin (Finance)

From: Victoria Taylor
Sent: Sunday, September 24, 2017 6:00 PM
To: gchcomments

My family relies on quality, affordable healthcare. Because of this, I oppose the Graham-Cassidy bill. My children have been able to attend college and graduate school with assurance that they would remain on their father's insurance until age 26.

My best friend's daughter received a life saving VAD while waiting for a heart transplant.

I would like to see a bipartisan Congressional effort to improve the ACA, not repeal it.

Sincerely,

Victoria Taylor

Christiansburg, VA

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Sunday, September 24, 2017 5:59 PM
To: gchcomments
Subject: Trumpcare debacle comments

There is no good reason to pass the Graham-Cassidy bill.
Plenty of BAD ones, but no good ones.
The bill is so devastating that the ONLY supporters are Trump and congressional republicans.
And according to Grassley, the people it affects are not as important as a political promise based on partisan "principals".

Sorry about all those fat cat donors whose dollars haven't bought the country yet. Too bad for them.

Vote for people. Not profits.

Martha Stanley
Arkansas

--
Martha Stanley, NBCT retired

[REDACTED]
[REDACTED]
The best way to have a good idea is to have lots of ideas first!

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Sunday, September 24, 2017 5:59 PM
To: gchcomments
Subject: Comments on Graham-Cassidy bill from a Michigan voter

- Title Of Hearing: Graham-Cassidy Bill Hearing
- Date of the Hearing: September 25, 2017
- Full Name: Laura Sky Brown
- Address: [REDACTED] Michigan

Dear Committee Members:

I am writing as part of the public comment period on the proposed Graham-Cassidy bill to modify national health-care rules. I'm sure you are receiving many well-reasoned explanations of why this bill should not be passed. Let me just tell you about a member of my family as my contribution to the discussion.

Cutting to the chase: My sister would have died without ACA, she could die if it is taken away, and so I take this very personally. Here's the story.

I have an older sister whose husband makes very little money from his job as a handyman/small-scale builder, and she makes very little money as a part-time home health-care worker. They are good people but not very practical, and for many decades, while still young, they went without any health insurance, not really understanding its importance. Neither has ever had a job that offered insurance, and as time went on, they began to have medical conditions that counted as pre-existing and kept them from getting insurance. When the Affordable Care Act was passed, I braved the difficult online interface—I think it took me something like 14 times re-entering all the information and then having the system "eat" it—and helped them get an account set up. When I hear people complaining that the ACA is not user-friendly and that it is too confusing for users, I know what they mean. Know what? Was still worth it.

Because less than half a year after getting enrolled in "Obamacare," my sister had two strokes and was hospitalized. She needed tests, needed to be watched closely, and has needed a variety of medical visits and tests from that day to this. The hospitalist who handled her case told me straight up: "It's a good thing she has this insurance and the coverage of pre-existing conditions with it, because I would have had to basically treat her and send her home, and she could very well have died soon after." Instead, she now has an endocrinologist, an internist, a cardiologist, and several other doctors following her and helping her improve her health. She pays her premiums; they're subsidized so she and her husband can afford them, and they are grateful to pay the small amount (around \$200 a month) they cost. That seems right to me—people able to get the health care they need at a price proportional to their ability to earn.

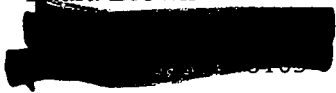
For a short time while my employer's company reorganized, I was on Obamacare, too. For the same coverage my sister has, for my family of six, it cost almost 10 times as much, since I was NOT subsidized. Was I thrilled to pay it? Well, I was willing. My family income and assets at the time were almost 10 times hers. I am not complaining. Like many people with the resources I have (and she doesn't), I got company insurance coverage shortly thereafter, and I pay a much smaller amount in premiums out of my own pocket now. Fair is fair.

IF this "caveat emptor, survival of the fittest" Republican-led change to health care is allowed to go through, people like my sister WILL die. I believe that our wealthy, well-situated country can and should find the money for universal health care coverage. In the meantime, until we get a leader strong and visionary enough to get us there, or until every employer large and small is forced to get insurance for employees, we have got to take care of people without the education, understanding, and resources to pay for individual private health insurance. If that takes regulating the ##_*)* out of insurance companies, forcing them to be nonprofit, and severely limiting how much they can charge, so be it.

The idea that lives are on the line is not academic to me. Please do not let it be academic to you. Keep ACA and improve it, starting with more subsidies and less insurance company profit margin.

Thanks for your attention.

Laura Brown



--
Laura Sky Brown



Twitter
LinkedIn
Facebook

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Sunday, September 24, 2017 5:59 PM
To: gchcomments
Subject: Graham-Cassidy Bill is disastrous for People with Disabilities

Dear Members of the Senate Finance Committee,

As a woman who has been at the mercy of insurance companies when they could exclude or deny coverage because I have pre-existing conditions, I urge you to vote no on the Graham-Cassidy bill.

Despite the authors' assurances that people with pre-existing conditions will be able to find coverage, a provision in the bill gives states the ability to allow insurance companies to charge higher premiums to people with pre-existing conditions, making coverage unaffordable for millions of us. When premiums are too expensive, it's the same as denying coverage.

Thank you for your consideration.

Susan Henderson
Berkeley, CA

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Sunday, September 24, 2017 5:59 PM
To: gchcomments
Subject: Graham-Cassidy Bill Hearing

Graham-Cassidy Bill Hearing
September 25, 2017

From: Christine Fade
[REDACTED]

The country is depending on you to save our healthcare. Our Senators need to return to regular order, hold hearings, hear debate and compromise to give citizens the best possible healthcare. Last year my nephew and his wife had a premature baby, she had preeclampsia. Thank God for the Affordable Care Act or they would have been ruined financially. With out of pocket maximums regulated, they have been able to work toward paying off their hospital debts and move forward as a healthy family. Thankfully their son will not have the burden of carrying his tough start in life with him financially in the form of lifetime limits. If this bill passes all of those good things will be in jeopardy. There are problems with the ACA - FIX THEM.

Please vote no on GC for the health and well being of all people in this country.

Thank you.

Sent from my iPad

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Sunday, September 24, 2017 5:58 PM
To: gchcomments
Subject: Comment

Any bill that has the chance of taking insurance away from, increasing premiums for, or decreasing access to health care is unacceptable. To date, the ACA has provided coverage to millions of additional Americans. I personally know 8 families whose lives have changed for the better due to the access that the ACA has provided for them. As it stands, Graham-Cassidy will not be a better option for Americans. Please, stop trying to make our health care system worse by introducing bills that do not help Americans. We ALL need health coverage and Graham-Cassidy will do nothing to help us towards that goal.

Christine Karnes

--
"A mind once stretched by a new idea never regains its original dimension." - Oliver Wendell Holmes Jr.

Wright, Kevin (Finance)

From: [REDACTED] n>
Sent: Sunday, September 24, 2017 5:59 PM
To: gchcomments
Subject: No to Graham-Cassidy. Yes to solving Obamacare wrinkles

Let's work together in bipartisan fashion and figure out how to attract more health plans to the Marketplace, increase the membership, and make premiums and out-of-pocket expenditures palatable. Bring in the experts and work out the wrinkles in the program that we already have in place.

People have learned, since the Marketplaces became operational in 2014, that the individual mandate isn't such a bad thing after all. Having/getting access to healthcare has been a real and positive game changer for so many people.

Ann Osborn Duff

[REDACTED]

Wright, Kevin (Finance)

From: J [REDACTED]
Sent: Sunday, September 24, 2017 5:58 PM
To: gchcomments
Subject: Objections to Graham-Cassidy-Heller-Johnson bill

To whom it may concern:

I want to let you know I strongly object to the Graham-Cassidy-Heller-Johnson bill. There are so many problems, I don't even know where to start. First off there's the complete rushing of it to a vote without following proper protocol in order to meet an arbitrary political deadline to please a few ultra-rich Republican donors. The wording is still in flux to bribe a few holdout senators, it doesn't have a CBO score, it hasn't been up for proper debate, and on and on and on. A bill that will impact a fifth of our economy and most Americans should be thoroughly vetted, not jammed through just because Republicans hated the previous President.

Then there is the horrific nature of the bill itself. Here are some of the terrifying numbers associated with it:
32 Million: The number of people who are likely to lose health insurance under Graham Cassidy over the next 10 years.

\$4.1 Trillion: the amount of health care funding states would lose over the next 20 years.

\$17,320: The estimated insurance premium surcharge for having a child under Graham-Cassidy.

\$16,174: The increase in annual health care costs for a 60-year-old earning \$25K under Graham- Cassidy.

31%: The cut in funding over the next 20 years for kids who receive care through Medicaid.

20%: Next year's estimated increase in premiums under Graham-Cassidy.

I don't understand how anyone with a heart or soul could vote for a bill like this. Heck, forget heart and soul, I don't understand how anyone with a brain could vote for a bill that would do this to the American people.

And the American people themselves DO NOT WANT THIS BILL. The latest poll shows that 63% of Americans want to keep and fix the ACA; only 24% support Graham-Cassidy. Those are very decisive numbers.

And it's not just regular folks who oppose it - pretty much every health organization that exists (doctors, nurses, hospitals, etc.) have spoken out against the bill. Same opposition from all the insurance carriers. In an unprecedented move, all 50 Medicaid directors came out against the bill. Basically anyone who has any iota of knowledge about the healthy industry, anyone who has experience working in healthcare or working to support it, says this bill is a disaster. They oppose it because it will harm so many Americans.

Please vote NO to this harmful bill. As all the major health organizations said in a statement released jointly on Sept 23rd, "Health care is too important to get wrong. Let's take the time to get it right. Let's agree to find real, bipartisan solutions that make health care work for every American."

Sincerely,

Jocelyn Rish

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Sunday, September 24, 2017 5:50 PM
To: gchcomments

My name is Nida Ijaz. I am a welder in Albany Oregon. First off, how dare you? Anyone trying to pass this bill should be ashamed of themselves. Oregon has the biggest cuts and I already can barely afford insurance.

VOTE NO ONE GRAHAM-CASSIDY.

Do not make this about ending obama era changes. This should be about helping your constituents. All of them, not just the filthy rich ones.

Sent from my iPhone

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Sunday, September 24, 2017 5:58 PM
To: gchcomments
Subject: Graham-Cassidy Hearing, Monday, Sept. 25 2017

To whom it may concern,

My name is Kate Atkinson and I am submitting this testimony for the Graham-Cassidy Hearing on Monday, September 25, 2017. I live in Massachusetts where I work as a social worker for older adults who rely on Medicare and Medicaid programs to access health services that allow them to stay safe and independent in the home.

I, my family, and my clients rely on quality, affordable health care. Because of this, I oppose the Graham-Cassidy bill. I go on visits to the homes of low-income adults over the age of 65 every day and see first hand how home care services funded by Medicaid (personal care assistants, home health aids, laundry service, meals on wheels) greatly improve the quality of life of my clients and allows these individuals to remain in the community. Losing this coverage would be devastating and a shameful display of disregard for the elderly community in the United States.

I would like to see a bipartisan Congressional effort to improve the ACA, not repeal it. Access to basic affordable healthcare is a human right and I want to be part of a democracy that holds itself accountable to it's lower income constituents.

Sincerely,

[REDACTED]

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Sunday, September 24, 2017 5:57 PM
To: gchcomments
Subject: Fwd: Graham-Cassidy bill

ABOUT RYAN: Our son, Ryan is a happy, resilient 19 year-old who lives at home with his family, attends school, plays challenger sports and participates in his community.

RYAN'S DIAGNOSES: Ryan has severe, multiple disabilities and complex medical needs which include cerebral palsy, visual impairment, seizure disorder and severe reflux. He relies on a G-Tube for nutrition, is wheelchair dependent and uses assistive technology to communicate.

CURRENT MEDICAL NEEDS: He regularly sees numerous doctors and specialists, takes over 15 medications daily, utilizes durable medical equipment, and most importantly has the support of home care/nursing services.

WHAT DOES ACCESS TO AFFORDABLE QUALITY HEALTHCARE MEAN TO YOU? Affordable quality health care means EVERYTHING to our child and family. We are able to keep him at home with his family instead of a hospital or institution.

HOW HAS THE ACA AND/OR MEDICAID HELPED YOU? Caring for a child with severe special needs and medical complexities requires great support. Medicaid enables parents like us to care for our child at home and allows him to have a meaningful life and be part of school and the community. All this is possible because of the support of Medicaid as a secondary insurance that helps pay for essential services that our family's private insurance will not cover. This includes prescriptions, durable medical equipment, therapies and most importantly home care/nursing services.

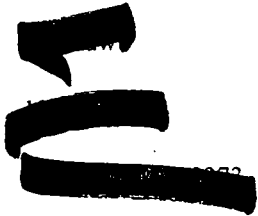
HOW WOULD THE PROPOSED GRAHAM-CASSIDY BILL AFFECT RYAN?

The effect of the proposed changes would be devastating to our son and our family. We would not be able to afford the life-saving seizure medications that he takes daily, or the specialized medical care he receives. We would not be covered for any home care/nursing that allows our son to live at home with his family instead of in an institution. He would be unable to attend school. It is not an exaggeration to say that these proposed changes would be life threatening to our son! Ryan will become completely dependent on Medicaid funding in a few short years when he becomes an adult. The only way for him to continue to have life-sustaining healthcare and supports to live and thrive in the community is through Medicaid funding.

We have made great strides in supporting individuals with disabilities. We need to continue to sustain this trend. I ask you to please look beyond the costs and focus on the human beings who are depending on this support to live healthy, and fulfilling lives. Please **DO NOT** repeal the ACA without a replacement that maintains or even improves coverage and protections. We need to maintain the protections of **no pre-existing conditions or lifetime benefit limits**. Do not allow restructuring and cuts to Medicaid (block grants/per capita grants) to be part of an ACA replacement. The time has come to stop trying to push through legislation this vital without hearings, analysis by experts, public comment and a rational debate that carefully studies the impact on all Americans.

We respectfully ask Senators to vote "NO" on the Graham-Cassidy bill!

Sincerely,

A large, thick black redaction mark covers the signature area, obscuring the name and any handwritten notes.

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Sunday, September 24, 2017 5:56 PM
To: gchcomments
Subject: Health care bill 9/2017

The Graham Cassidy health care bill that the GOP is attempting to pass on an urgent basis is nothing more than tissue paper. Their concept of healthcare for Americans consists of Scotch tape and an ice cream stick with a wad of wishful thinking attached. It is transparently clear that the Republican party is systematically attempting to bribe our representatives in order to get this nothing bill passed. The American people are finally catching on that nothing is going on of any substance in relation to preparing a structure that will provide care for every American and fill their medical needs in an organized, common sense, effective, strategic and economical way. I am even hearing Republicans in this area begin to express doubts and a lack of confidence. The rest of us knew all along that we're having our chain yanked.

I take the loss of my Anthem Healthcare policy here in Bedford County, Virginia personally. I have no idea what I'm going to do. I have three part-time jobs and do not have insurance through any of them. I don't make very much money. I have been quite happy with Obamacare and it has been economical for me. I have osteoarthritis and diverticulosis and now diverticulitis and I need to have surgery on my hand. Without it I could be risking losing the use of a couple of fingers----I am actually a piano teacher and I do word processing in my work as a paralegal in the disability field. I also am a Church musician. In other words I try to do good things for people by teaching and helping and I serve my community in the local Orchestra and in other ways. I am 63 years old but I cannot retire. I also don't really want to retire because I love my work. The way things are going and the stress that the threat of losing Healthcare is putting on me and everyone else, I cannot predict my future or my health. I have a graduate level education though and I will tell you that no one is fooling me.

Whether you believe in a heaven or hell or Karma or Nothing at All, we can only hope that those who are showing no sense of morality or ethics, intelligence, compassion or care for their fellow Americans, those who are acting purely out of greed, and those who are lying out of the side of their mouth will someday have to settle up for the distress and destruction they are attempting to foist on Americans who are not able to bathe in bathtubs of gold and I have never known what it's like to not be able to pay your electric bill.

Karen Nichols
[REDACTED]
[REDACTED] te
[REDACTED]

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Sunday, September 24, 2017 5:56 PM
To: gchcomments
Subject: Kill This Bill

Stop Lying about how good this Bill is, when you know it is RUBBISH. Kill Graham Cassidy, the Bill I mean not the people. They will get their due from their Maker, when they are jude by GOD.

James 1:27 New International Version (NIV)

Religion that God our Father accepts as pure and faultless is this: to look after orphans and widows in their distress and to keep oneself from being polluted by the world.

David Lloyd-George once said, "The true test of a civilization is the way it treats its old people."

Thank You

Troy L Talbot
[REDACTED]
[REDACTED] 5
[REDACTED]

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Sunday, September 24, 2017 5:56 PM
To: gchcomments
Subject: Health care bill- AGAINST!!

I am against the new Health Care bill, which is not being discussed and reviewed through proper committees and channels. It leave many with pre-existing conditions at a severe disadvantage. All the Republicans seem to be able to think of is to get rid of 'Obamacare' without putting forth a bill that will help those who need it most. Sad!

Wright, Kevin (Finance)

From: [REDACTED] >
Sent: Sunday, September 24, 2017 5:55 PM
To: gchcomments
Subject: OPPOSE the Graham-Cassidy bill!!

My family and I rely on quality, affordable healthcare. Because of this, I STRONGLY oppose the Graham-Cassidy bill. It would stop people with pre-existing conditions from getting a quality healthcare they could actually afford. That is the most unethical thing one can imagine. It would cause huge suffering and affect millions of families. We would all be worse for it.

I would like to see a bipartisan Congressional effort to improve the ACA, not repeal it.

Sincerely,

Gordana Crnkovic

Seattle, WA

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Sunday, September 24, 2017 5:55 PM
To: gchcomments
Cc: Brown, Senator (Brown)
Subject: Graham-Cassidy Bill

Dear Members of the Senate Finance Committee:

I greatly appreciate this opportunity to contact you about the Graham-Cassidy Bill which is being considered by your Committee tomorrow. Before my retirement last December, I worked for 41 years as a social worker and mental health therapist, most of this career in Women's Health in a medical hospital and in community mental health centers. I am acutely aware of the medical and mental health needs of low-income Americans, especially women and children. The stipulations of the Graham-Cassidy Bill would be disastrous for members of my family (especially those with pre-existing conditions) and for thousands of Americans represented by my former clients. I hope that you will reject this bill.

A great concern for me is the massive cuts to Medicaid that this bill would enact, without regard for the fact that populations currently requiring Medicaid coverage is likely to increase as baby boomers age and, eventually, require nursing home care (2/3 of the country's current nursing home patients are covered by Medicaid!) and the majority of non-nursing home patients using Medicaid are children! Allocating Medicaid to block grants with caps on individual care would be especially disastrous for children born with extensive medical problems or disabilities, who could outrun their lifetime caps long before the end of their lifetimes. This is not a pro-life bill and is a threat to the life and medical welfare of our people, from newborns to elders!

This Bill would allow waivers that would likely lead us back to the days when pre-existing conditions would eliminate the availability of medical insurance for people with these conditions (or make it unaffordable), people like my grandson (born with disabilities) and my two nephews who had cancer in childhood. These waivers would also (as we have seen in the past), likely lead to higher-priced insurance for women, less availability of insurance for maternity, newborn, mental health, substance abuse treatment, and contraception care. Unless there is legislation that protects coverage of these conditions, the PRIVATE MARKET HAS DEMONSTRATED THAT IT WILL NOT PROVIDE THESE COVERAGES EQUITABLY! Furthermore, the aged could likely pay more for coverage, which would be unaffordable for many. Many more people would wind up with NO INSURANCE! This Bill is a wreck that should not pass.

Another really important issue with this bill is this. It has not been scored by CBO, so we don't have official figures on the cost of the bill, although the figures given by other sources, such as Avalere, are very dismal. And finally THIS IS A PARTISAN BILL PUT TOGETHER BY MEN! IT IS UNACCEPTABLE FOR THE SENATE TO PUSH FORWARD A BILL PUT TOGETHER IN A RUSH, WITHOUT REPRESENTATION OF AT LEAST HALF THE COUNTRY (WOMEN)! MY FAMILY AND I (VOTERS IN OHIO, INDIANA, PENNSYLVANIA, FLORIDA, AND KANSAS) WANT YOU TO SCRAP THIS AND START OVER, FORMULATING A HEALTHCARE PLAN BY MEANS OF REGULAR ORDER! (And, while we're at it, we want Single Payer Healthcare!).

Sincerely,
Barbra J. Gant

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Sunday, September 24, 2017 5:55 PM
To: gchcomments
Subject: Graham-Cassidy Bill

Fifteen years ago, my sister suffered a TBI as a result of a fall down a flight of stairs while she was afflicted by a seizure. As the years have passed, she has suffered from additional seizures. The most recent incidents caused her to be hospitalized for nearly three weeks this past summer. She requires 24/7 nursing care and resides in a Nursing Home/Care Center where her health needs are closely monitored and adjustments are made. Her needs could not be met without Medicaid. Her seizures would likely be considered a pre-existing condition under the Graham-Cassidy bill. She is 67 years old. How do you propose she will receive the life sustaining medical care she requires? How will she be able to stay there without Medicaid?

Since March 2015, my 95 year old mother has also resided in the Nursing Home/ Care Center. Prior to that time, she had lived at home with Meals on Wheels (which the GOP wants eliminated), EPIC to supplement the cost of her various pharmaceutical needs, and supplemental payments (SKRIE program) to her landlord based on a lower rent due to her age and limited income. Additionally, four family members pitched in to shop, clean, prepare her other meals and help her. I paid for someone to come and take care of her personal needs (bathing, etc.) so she could maintain her dignity and because no family member could handle it physically. After a fall, followed by a trip to the ER and hospitalization, she required full time, round the clock medical supervision and assistance. Although, she had previously lived on her Social Security and Medicare, entry to the Nursing Home/ Care Center required that she apply for Medicaid to cover her care. How will she survive without Medicare? She is wheelchair bound. Her hands are twisted by rheumatoid arthritis. She requires medications for R.A., a thyroid condition, high blood pressure and asthma, among other things. Wouldn't they all be considered "prior conditions" under the Graham-Cassidy bill?

After they have spent a good part of their lives productively and paying taxes, along with my deceased father who worked full time until he became ill in his mid-seventies, are my sister and mother to lose the Medicaid coverage and the medical services upon which they depend for their very survival? And that this is being propagated by the GOP Senate in order to pay for tax cuts for the super wealthy, that this cruel disregard for human lives is so that others may enrich themselves...this is shameful on the part of all consenting Republicans, including the 45th president.

Sincerely,
Sarah Wiener

Sent from my iPad

Wright, Kevin (Finance)

From: [REDACTED] >
Sent: Sunday, September 24, 2017 5:54 PM
To: gchcomments
Subject: Don't repeal ACA

Hi,

The ACA is not perfect, but I have several friends and family members who rely on the insurance markets because their employer does not provide health insurance. Don't pull the rug out by repealing it. Let's improve it instead.

Also, people with pre-existing conditions should still have access to health insurance. It is not my friend's fault that she had cancer as a kid. Right now she has access thanks to the ACA.

Best,
Linda Westrick
Storrs, CT

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Sunday, September 24, 2017 5:55 PM
To: gchcomments
Subject: Affordable care Act

I have relied on quality, affordable healthcare (I now have medicare, thank God). Because of this, I oppose the Graham-Cassidy bill. Initially because of allergies, I could not be added to my husband's policy from work; luckily, I was working and had insurance through my company. Later I was diagnosed with Crohn's Disease and a regular policy was not available to me. Luckily, we live in California which had a high risk pool available, but it was ridiculously expensive, definitely not "affordable". We considered self-insuring but were told this could bankrupt us if anything went amiss. Luckily, again, we chose the high premiums and high deductible: I was diagnosed with breast cancer 2007; radiation alone, in 2007, was billed at over \$300,000.00—definitely not affordable. Fortunately, I had access to quality healthcare and the wherewithal to pay for it. This is not true for way too many people in this country.

I would like to see a bipartisan Congressional effort to improve the ACA, not repeal it. Please protect our children and grand children, our friends and neighbors, all of whom deserve quality, affordable healthcare.

Marian Rowe Lion

[REDACTED]

Wright, Kevin (Finance)

From: Stacy Wolfsberg <swolfs@bcr.com>
Sent: Sunday, September 24, 2017 5:54 PM
To: gchcomments
Subject: Please vote no on the Graham Cassidy bill

Please vote no on the Graham Cassidy bill. I'm in favor of a bipartisan approach to fixing Obamacare.
Sincerely,
Stacy Wolfsberg

Sent from my iPhone

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Sunday, September 24, 2017 5:54 PM
To: gchcomments
Subject: Comments on Graham-Cassidy bill from a Michigan voter

Dear Committee Members:

I am writing as part of the public comment period on the proposed Graham-Cassidy bill to modify national health-care rules. I'm sure you are receiving many well-reasoned explanations of why this bill should not be passed. Let me just tell you about a member of my family as my contribution to the discussion.

Cutting to the chase: My sister would have died without ACA, she could die if it is taken away, and so I take this very personally. Here's the story.

I have an older sister whose husband makes very little money from his job as a handyman/small-scale builder, and she makes very little money as a part-time home health-care worker. They are good people but not very practical, and for many decades, while still young, they went without any health insurance, not really understanding its importance. Neither has ever had a job that offered insurance, and as time went on, they began to have medical conditions that counted as pre-existing and kept them from getting insurance. When the Affordable Care Act was passed, I braved the difficult online interface—I think it took me something like 14 times re-entering all the information and then having the system "eat" it—and helped them get an account set up. When I hear people complaining that the ACA is not user-friendly and that it is too confusing for users, I know what they mean. Know what? Was still worth it.

Because less than half a year after getting enrolled in "Obamacare," my sister had two strokes and was hospitalized. She needed tests, needed to be watched closely, and has needed a variety of medical visits and tests from that day to this. The hospitalist who handled her case told me straight up: "It's a good thing she has this insurance and the coverage of pre-existing conditions with it, because I would have had to basically treat her and send her home, and she could very well have died soon after." Instead, she now has an endocrinologist, an internist, a cardiologist, and several other doctors following her and helping her improve her health. She pays her premiums; they're subsidized so she and her husband can afford them, and they are grateful to pay the small amount (around \$200 a month) they cost. That seems right to me—people able to get the health care they need at a price proportional to their ability to earn.

For a short time while my employer's company reorganized, I was on Obamacare, too. For the same coverage my sister has, for my family of six, it cost almost 10 times as much, since I was NOT subsidized. Was I thrilled to pay it? Well, I was willing. My family income and assets at the time were almost 10 times hers. I am not complaining. Like many people with the resources I have (and she doesn't), I got company insurance coverage shortly thereafter, and I pay a much smaller amount in premiums out of my own pocket now. Fair is fair.

IF this "caveat emptor, survival of the fittest" Republican-led change to health care is allowed to go through, people like my sister WILL die. I believe that our wealthy, well-situated country can and should find the money for universal health care coverage. In the meantime, until we get a leader strong and visionary enough to get us there, or until every employer large and small is forced to get insurance for employees, we have got to take care of people without the education, understanding, and resources to pay for individual private health insurance. If that takes regulating the ##_*) out of insurance companies, forcing them to be nonprofit, and severely limiting how much they can charge, so be it.

The idea that lives are on the line is not academic to me. Please do not let it be academic to you. Keep ACA and improve it, starting with more subsidies and less insurance company profit margin.

Thanks for your attention.

Laura Brown



Wright, Kevin (Finance)

From: [REDACTED]
Sent: Sunday, September 24, 2017 5:54 PM
To: gchcomments
Subject: Graham-Cassidy hearing; Monday 9/25/17

My family depends on quality, affordable healthcare. And I believe all Americans have this right. Because of this, **I oppose the Graham-Cassidy bill**. I would like to see a bipartisan Congressional effort to **improve the ACA**, not repeal it.

Sincerely

[REDACTED]

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Sunday, September 24, 2017 5:53 PM
To: gchcomments
Subject: Cassidy Bill - Vote No

I am writing to urge you, in the strongest possible terms, to reject the Cassidy Bill which would repeal "Obama Care." Obama Care needs to be improved, but the attempt to repeal it by means of the Cassidy Bill is cruel and wrongheaded. The Cassidy Bill will hurt millions of people by effectively placing caps on insurance coverage, making it impossible for people with re-existing conditions to receive affordable care. It is morally wrong to effectively prohibit American citizens from being able to afford good, comprehensive health care.

Thank you --

[REDACTED] gy
[REDACTED] all
[REDACTED]

Academic Director, [Pitt in the Himalayas](#)

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Sunday, September 24, 2017 5:53 PM
To: gchcomments
Subject: Graham-Cassidy healthcare repeal bill

To whom it may concern:

I am writing in opposition of the healthcare repeal bill under consideration.

My son is a three-time cancer survivor and two-time stroke survivor. He is unable to support himself, and is currently covered by my health insurance as an "incapacitated adult dependent." He was first diagnosed with cancer in 2005, at the age of 16. We were told he might not see his 17th birthday. But he did! He lived. But it didn't come without a price. In addition to multiple surgeries, radiation, chemotherapy, clinical trials when convention treatment failed.... we struggled to navigate the insurance maze. We worried about what insurance would pay for, how we would pay for the rest, and what would happen when Joe was no longer a full-time student. We breathed a huge sigh of relief when the ACA passed and we longer needed to worry about losing (or being denied) insurance because of his pre-existing condition. We didn't need to worry about whether he could stay on my policy - under the law, he was guaranteed insurance as my dependent until he was 26. We are fortunate (or unfortunate, depending on your point of view) that his condition allows him to remain on my policy even now. But we know that could change. We are terrified that it will change.

Please know that neither we nor our son did anything to cause this to happen. He didn't smoke, drink or do drugs. He got good grades in advanced classes, played sports, was and is a talented musician. Nobody knows what caused him to have brain cancer that spread to his spinal column. Nobody knows why he suffered two recurrences, or why he had two strokes that are likely related but....nobody knows for sure. Nobody knows why this happened to him and not someone else. What we know is that it's not his fault. What we know is it could happen to anybody. What we know is the world is a better place because he's in it.

As parents, we would do anything to give our son the chance to live a long and fruitful life. We would sell our possessions, work multiple jobs, beg, borrow and yes, steal, if necessary. But we shouldn't have to. Nobody should.

Gaye DeCesare
Woodbridge, VA

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Sunday, September 24, 2017 5:53 PM
To: gchcomments
Subject: Save Our Healthcare

The country is depending on you to save our healthcare. Our Senators need to return to regular order, hold hearings, hear debate and compromise to give citizens the best possible healthcare. Last year my nephew and his wife had a premature baby, she had preeclampsia. Thank God for the Affordable Care Act or they would have been ruined financially. With out of pocket maximums regulated, they have been able to work toward paying off their hospital debts and move forward as a healthy family. Thankfully their son will not have the burden of carrying his tough start in life with him financially in the form of lifetime limits. If this bill passes all of those good things will be in jeopardy. There are problems with the ACA - FIX THEM.

Please vote no on GC for the health and well being of all people in this country.

Thank you.

Sent from my iPad

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Sunday, September 24, 2017 5:53 PM
To: gchcomments
Subject: testimony on Graham-Cassidy-Heller

Dear Finance Committee

I am an internal medicine physician and hospitalist. I have been in practice for almost 15 years. I work at a safety net hospital in Portland Oregon. 40% of the patient's that I see are on some form of Medicaid. Every day I discuss my hospitalized patients' health care needs with nurses, case managers, and therapists. Before the Affordable Care Act (ACA) these were hard conversations. Often my requests would be met with "no". Can I get this patient his medicine? No. Insurance doesn't cover it. Can this patient follow up outpatient? No. The patient doesn't have insurance. Can this patient go to a nursing home? No. The patient doesn't have that insurance benefit. These conversations were stressful. We felt helpless. We did our best, cobbled together suboptimal medications and sent patients into an abyss of unknown hoping they would do okay.

The ACA changed all of that. With the expanded coverage, especially Medicaid, patients have access to the care they need. I am able to provide patients with the prescriptions and follow up. I am able to help people who can't help themselves and arrange for home care or nursing home care.

What do I tell my patient's if the ACA is repealed? How do I tell them I can't get them the right medication, or I can't get them the follow up they need, or they will have figure out how to get along at home without any extra help?

The ACA has made me a better doctor by helping me help my patients. Please do not repeal it. Please do not pass the Graham-Cassidy-Heller Amendment. Strive to make the ACA better to help our country become as healthy as it can be.

Smitha R. Chadaga MD, FHM, FACP

[REDACTED]

Wright, Kevin (Finance)

From: [REDACTED] >
Sent: Sunday, September 24, 2017 5:52 PM
To: gchcomments
Subject: How OHP helped my family

My husband & I have suffered from health issues that made having a job with good health insurance a paramount concern for us. I have suffered from severe migraines since my mid 20's and my husband has a degenerative spinal condition that has him in pain and finally led to his being declared legally disabled this spring.

When circumstances two years ago saw me losing a full time job with great medical benefits we had no idea what we were going to do. The medication I take is preventative and I worried how I would look for a new job, much less keep a new job if I was unable to keep my migraines under control. As I am the sole support for my family, I worried without the ability to have continuity of care might end up leaving my family homeless. Reaching the threshold of FMLA at a new job can be a very difficult proposition without the proper resources. I knew my state of Oregon had a great record for helping it's citizens in times of trouble. They made it extremely easy to access an online site to determine if my family would qualify for any help from the state until I was able to find employment with health care to cover my family. I thank my lucky stars every day when I hear horror stories about other states that I live in Oregon because before the month was out my family was approved and I am able to access health care at Kaiser right down the road from my home. And I am never made to feel like my care is any less better because I am receiving it through the help of the state.

I don't know what I would do if I lost my OHP coverage as my current employer must keep you at 20 hrs per week consistently for you to qualify for insurance and they never seem to keep me or many others at that level of hours--I'm sure intentionally. I'm just thankful to have a job to keep a roof over my head.

Please don't vote on a bill that is helping millions of people who desperately need healthcare coverage and possibly have it for the first time due to the ACA and like me OHP in Oregon. The Graham-Cassidy bill is a horrible nightmare of a bill and voting on something just because you made a promise to "repeal & replace" is just bad policy in action and you all should know better.

Please get your heads out of your asses and work together to get a healthcare bill that works for the whole country. You're adults and the whole country wishes you would act like it for a change.

Registered voter and person who pays attention-
Linda Cohen

Wright, Kevin (Finance)

From: [REDACTED] <[REDACTED]@gma.com>
Sent: Sunday, September 24, 2017 5:52 PM
To: gchcomments
Subject: ⚠ PLEASE OPPOSE GRAHAM-CASSIDY-HELLER ⚠

Senate Finance Committee, I urge you to reject Graham-Cassidy-Heller in favor of the bipartisan bill the Senate HELP Committee was considering. Graham-Cassidy-Heller would cause 32 million people to lose their health coverage while destroying Medicaid and harming some of the most vulnerable members of our communities, seniors and people with disabilities.

Many Thanks,
Shauna Keating
New Paltz, NY

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Sunday, September 24, 2017 5:51 PM
To: gchcomments
Subject: Save Medicaid - vote NO on Cassidy-Graham

I do not benefit from Medicaid. No one in my immediate family benefits from Medicaid. Yet I am sickened that the party of Lincoln would take away one of the most beloved government programs from our nation's most vulnerable. If Cassidy-Graham passes, it will mean the end of life, liberty and the pursuit of happiness for many of my friends whom benefit from Medicaid and many of my friends whose incomes rely on Medicaid-funded fields. Do not support this disastrous bill.

Sincerely,
Tenly Williams

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Sunday, September 24, 2017 5:52 PM
To: gchcomments
Subject: Public comment on Graham-Cassidy proposal

Title Of Hearing: Hearing to Consider the Graham-Cassidy-Heller-Johnson Proposal
Date of the Hearing: September 25, 2017
Full Name: Debra Neuswanger Wykoff
Address: PO Box 1413, Berthoud, CO 80513

I urge you to vote against the Graham-Cassidy health care proposal. Like all previous efforts to repeal Obamacare, it is ill-considered, and will harm all Americans.

1. People with pre-existing conditions are again faced with no coverage at the whim of state government.
2. Ditto for women's health care.
3. States who have acted responsibly to provide health care services for their citizens are penalized and states which have played petty, penurious politics with health care are rewarded, thereby benefiting Republican states, per the following news report:

States with relatively low medical costs, skimpy Medicaid benefits and no program expansion would win out. Texas would gain more than any state, about \$35 billion from 2020 through 2026. On the other hand, states with higher-priced medicine and generous benefits for their low-income residents, such as California and New York, would lose billions of dollars. But it is not only the largest states that would win or lose. Virginia, which has long had limited Medicaid benefits and stringent eligibility rules, would gain \$3 billion, while Maryland, a Medicaid expansion state under the Affordable Care Act, would lose \$13 billion.

This is more of the same partisan political petty-mindedness which Americans are sick of! **Toss this baby out with the bath water! It's another stillborn.**

I applaud Sen. John McCain for speaking plain truth about this bill. Thank you to a true American hero who consistently demonstrates what real courage looks like!

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Sunday, September 24, 2017 5:51 PM
To: gchcomments
Subject: Comment from Wilmington, DE, opposing the Graham-Cassidy bill
Importance: High

To Whom It May Concern:

I and members of my family rely on affordable healthcare. In our current insurance-based system, that means we rely on affordable healthcare insurance.

The Graham-Cassidy bill threatens our ability to get effective insurance coverage in a number of ways. I will mention just three: (1) By converting Medicaid to state block grants, the bill will reduce each state's ability not only to cover all the people who need Medicaid (because of income or disability) but also to cover all the health services needed by these Medicaid recipients. Members of my family currently rely on Medicaid for insurance. (2) By allowing states to opt out of essential health benefits and pre-existing conditions regulations, the bill will leave people (the CBO will tell us how many) without effective preventive health services and without affordable care. Everyone over the age of 50 in my family has a pre-existing condition. All of us benefit from annual medical checkups, regular cancer screenings as recommended by the appropriate medical agencies, annual flu shots, and other vaccinations against communicable diseases. (3) By omitting the individual mandate, the bill shrinks the coverage pool, especially the pool of healthy or relatively healthy younger Americans, which will increase prices across the board for everyone who is enrolled, including me and members of my family.

I am a self-employed resident of Delaware and I rely on the ACA exchanges at healthcare.gov for coverage. In 2018 only one insurance company will be selling on the exchange. This company has already requested a rate increase of 33.6% over 2017 premiums (<http://insurance.delaware.gov/public-comment/>). If this is the request for 2018, what can I expect in 2019 and beyond? In the near term, if subsidies are not maintained and if the individual mandate is cancelled, I will not be able to afford health insurance on the exchange. In the longer term, if the exchange is disbanded entirely, I will be forced back into the individual market, where insurance was already so expensive before the ACA that I could barely afford a plan with a \$10,000 deductible. I might not even be able to get insurance because of a pre-existing condition: I am taking a cholesterol-lowering drug. Who, today, does not have high cholesterol? This is how draconian pre-existing conditions are enforced.

Public health is a public good. The Graham-Cassidy bill will result in a sicker population, and everyone will suffer because of it, even those in good health. It will result in a fall in productivity, an increase in untreated mental health disturbances, and a rise in public dissatisfaction because of health disparities between those able to afford health care and those unable to afford it. As a country, as a nation, we should all have a stake in the good health of our fellow citizens. The Graham-Cassidy bill shows a clear disregard for the public good.

Sincerely,

Paula Gordon

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Sunday, September 24, 2017 5:51 PM
To: gchcomments
Subject: Stop "Graham-Cassidy"

To the Senate Finance Committee,

As a citizen of the USA and of the Commonwealth of Virginia, I ask you to reject the Cassidy/Graham bill to repeal and replace the ACA. After 8 years of obstruction and threats to repeal the ACA, the GOP has yet to put forth any serious fix to the flaws of the ACA, instead trying to pass tax cuts for the wealthy that will throw millions off of health insurance rolls, and leave the most vulnerable among us with the impossible task of trying to get healthcare without bankrupting themselves. The current bill is as hastily thrown-together and dangerously unwise as the others before it. Drop this nonsense and work together across the aisle to fix the current ACA without removing its basic protections and provisions of care.

Thank you,

[REDACTED]
[REDACTED]

Sent from my iPhone

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Sunday, September 24, 2017 5:51 PM
To: gchcomments
Subject: Graham-Cassidy bill hearing, Monday, Sept. 25, 2017

My husband and I enjoy good healthcare coverage thanks to Medicare and insurance benefits from former employment, but our children and grandchildren do not. They need the security of affordable, quality healthcare coverage and have benefitted from the Affordable Care Act. For their sakes, I oppose the Graham-Cassidy bill and urge congress to deny its passage.

The ACA is working. It simply needs a few fixes. Congressionals should be working cooperatively in a bipartisan way to make those fixes – fixes that best benefit average Americans like my children and grandchildren. Those congressionals hellbent on taking down the ACA must find a way to give up their fixation on reversing everything President Obama did and go to work in a bipartisan way to make the needed ACA fixes through a process that is non-ideological and genuinely deliberative:

Vote 'no' on Graham-Cassidy.

[REDACTED]

Wright, Kevin (Finance)

From: [REDACTED] <[REDACTED]@me.com>
Sent: Sunday, September 24, 2017 5:51 PM
To: gchcomments
Subject: Please do not pass the GC bill

Please consider people with disabilities and their families and OPPOSE the Graham Cassidy bill.
Thank you.
M. A. Dellinger-Wray
Richmond, VA
Sent from my iPad

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Sunday, September 24, 2017 5:51 PM
To: gchcomments
Subject: Speaking out against "Graham-Cassidy" healthcare repeal bill

I'm one of the lucky ones.

A few months ago I went on Medicare. But over the past 25 years, as a self-employed freelancer, I've paid a colossal amount of money for healthcare insurance that didn't cover mental health, had huge deductibles, was difficult to understand (and I'm no dummy), on and on.

Now I mostly don't have to worry about all that. I'd like others to not have to worry...and Graham-Cassidy is beyond worrisome.

It's not a solution, and it must not be passed. Obamacare isn't perfect, but it could be fixed. Or, do your job and come up with something that truly works, and protects the vulnerable.

Passing this bill just because a "promise" was made to the base supporting the ill-prepared man in the White House would be a betrayal.

This shouldn't be about political jockeying. It's peoples' lives.

Nina Sklansky
[REDACTED] 4

Wright, Kevin (Finance)

From: Catherine Haynes [redacted] m>
Sent: Sunday, September 24, 2017 5:51 PM
To: gchcomments
Subject: Graham-Cassidy

Senators,

Vote against the Graham-Cassidy Bill until we have information from Congressional Budget Office with details about the practical implications of the bill, including how many people could lose coverage and the impact on insurance premiums.

Catherine Haynes
[redacted]

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Sunday, September 24, 2017 5:50 PM
To: gchcomments
Subject: Graham-Cassidy and the ACA

Americans of all means depend on quality, affordable healthcare. Whatever the problems with the ACA, the people of this country deserve better than a rushed, incomplete attempt the repeal it with nothing in place to provide the protections people rely on to be able to afford healthcare.

Don't rush through this bad bill. Sit down and work together to come up with a plan that guarantees affordable, quality healthcare coverage for all Americans.

Sincerely,

Hank Zill
North Adams, MA.

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Sunday, September 24, 2017 5:50 PM
To: gchcomments
Subject: No on Graham-Cassidy

Hello,

My name is Gail Busch and my zip code is [REDACTED]

I am writing to you today about Graham-Cassidy. This bill is firmly opposed by prominent doctors, hospitals, and by healthcare advocacy groups like the American Cancer Society and the American Heart Society, and by the AARP. This is clearly a very, very, bad bill.

No on Graham-Cassidy!

Thank you,
Gail Busch

Wright, Kevin (Finance)

From: [REDACTED] <jonea@yaho.com>
Sent: Sunday, September 24, 2017 5:49 PM
To: gchcomments
Subject: Graham-Cassidy hearing, Monday, Sept. 25, 2017

My family relies on quality, affordable healthcare. Because of this, I oppose the Graham-Cassidy bill.. My story with pre-existing conditions starts with my sister who is a single mom working hard to pay bills on a single income. She was diagnosed with multiple sclerosis 8 years ago at the age of 49. I would like to see a bipartisan Congressional effort to improve the ACA, not repeal it.

Sincerely, Jonea Aubrey

[REDACTED]

Sent from my iPad

Wright, Kevin (Finance)

From: [REDACTED] >
Sent: Sunday, September 24, 2017 5:49 PM
To: gchcomments
Subject: Health care

Senate Republicans,

This morning I went to my friend Thelma's, which I do two, sometimes three days a week. We visit and I help her with things she can't do for herself. I've known Thelma for about 20 years. We met when we were both educational assistants working with students with autism at the same elementary school. About 10 years ago, one year before she planned to retire, Thelma's truck was t-boned by a semi. Her life was instantly and forever altered from that of an independent, hard working individual to a life bound to a wheel chair and walker, only occasionally being able to leave her house for medical appointments.

Our conversation on this day was about the Graham Cassidy health care bill. She shared with me that she regretted her choice for president. She also shared with me that she was terrified that she and her husband could lose everything if this bill passed. She is one of many vulnerable adults I know living in constant FEAR of what our elected officials are going to do. And, in a matter of just a few minutes we each named more people young and old that would be profoundly affected by this bill.

This was a very condensed version of her story.

This is my husband's story.

My husband and I were married the summer 1979. That fall he started his teaching career. We both worked hard, bought our first home and started our family. After our kids were born, I ran a home daycare so I could be at home for our own kids. When they were older I went to work for our school district as an educational assistant helping special education students. In 2013 he decided he was ready to started thinking about retirement. He fell under the rule of 90, so that would be possible. The plan was that we would both work

two more years, pay off the house and any other remaining debt, then finally do some traveling. That summer, the summer of 2013, he was diagnosed with esophageal cancer. Radiation and chemo began in September. Surgery was December 5th at a mid Minnesota hospital. There were complications. He was close to death and was transferred to the University of Minnesota Hospital. A hospital stay we were told would be ten days turned in to three and a half months. The recovery to our new normal was long. My husband had hoped at some point he would be able to go back to work as a substitute teacher, but he has now given in to the fact that that will never happen. The surgery removed the cancer but left him permanently disabled. So much so, that I had to quit my job to be at home with him.

There are several disabling factors that he deals with everyday. Every 6 weeks, because of the scar tissue at the surgery site, he needs to have a dilation of his esophagus. This keeps it open enough to allow him to eat solid foods. Even with that, eating every meal is painful and this makes gaining any weight or regaining any strength very difficult. He struggles with constant nerve pain from the surgery. But, the worst and most debilitating is his struggle with low blood sugar that is a result of the surgery. You see, when they removed a third of his stomach in the surgery, they also cut the vegus nerve which forever changed how his stomach functions. He now deals with what is referred to as dumping syndrome. His stomach will hold on to food for as long as twelve hours and then empty suddenly. So, what's the big deal you ask. Lots of people have low blood sugar. How would that be so disabling? Well, when it dumps everything all at once, all the carbs and sugars are processed to quickly causing a rapid rise in blood sugar which then results in a rapid drop. A drop so low that without intervention he can have a seizure. There is no way to predict when this will happen and if you know anything about low blood sugar, you know that when it drops to a certain point, confusion ensues, and the patient is not able to help himself.

Since my husband qualified for disability, he is covered by Medicare and thankfully, his retirement package picks up the cost of the supplemental insurance...until he's 65.

With Medicare being threatened and cancer being a pre-existing condition we live with the fear every day that he will lose his current coverage and we won't

be able to meet just the basics that are needed for him to just survive. Those dilations that he needs every six weeks....to eat....to survive....are \$3500. We would lose everything without the insurance he has now.

We live in FEAR every day of what the passage of this bill will do to his health care and to our lives.

This is mine.

As I said, I also worked in education. I was only an assistant, so I had no retirement package. When I quit my job to take care of my husband, my school district did however allow me to stay on their insurance for five years. This option is intended to carry retirees to Medicare age, but I'm only 59. My husbands cancer was diagnosed 4 years ago. My five years are up soon. I will soon be thrown off that insurance and in need of other insurance. But I also have pre-existing conditions. Most are manageable, but one will require surgery at some point. I live in FEAR every day of what this administration is going to do to me if this bill passes.

Our children have cause to worry as well.

Our daughter has several conditions that would be considered pre-existing that could be used against her. She struggles with PTSD, fibromyalgia, along with the resulting co-existing conditions of anxiety and depression. Without available treatments? That thought is unconscionable and cruel. Quite often, without medical treatment, these conditions can lead to suicide. Our daughter lives in FEAR every day of what the passage of this bill will do to her.

Our son, thankfully, has no pre-existing conditions, but his wife does. She has endometriosis, which is extremely painful and at times debilitating. It can also limit a woman's ability to have children, which these two young people desperately would like to have. They deserve a chance at that, but it won't happen without the availability of proper healthcare. They live it FEAR every day of what the passage of this bill will do to their future.

These are just a few of the stories I have about how your decisions on this bill will affect the health and well being of United States citizens and how your poor handling of the situation is affecting them even before you take a vote.

This is the third time, THE THIRD TIME, you have tried to repeal and replace the ACA. Each time you do, you hold the citizens of this country hostage.

I continually hear Republicans use the term "entitlements" as if we are lazy people abusing the system. All of us here have or are working hard and pay our taxes. Health care, Medicare, Social Security are not entitlements. The people who are behaving "entitled" are not the average American citizens that elected you. The people who are behaving entitled are the ones who are currently in control of the Senate.

Each time you, the Republicans that are in control, try to haphazardly repeal and replace the ACA without the support and review of the Democrats, you create FEAR in those who are vulnerable and in need of decent, affordable health insurance.

This repeated and continuous feeling of FEAR that we, your constituents, live with as you play your ridiculously cruel game of "keep away" creates a nation living in a state of terror. I personally consider you, the Republicans in office, along with the current president, terrorists. My greatest FEAR today is not ISIS, it is of what you are going to do to me and the people I care about as you sit back and create policies and laws based on which big business is filling your own pockets with more cash.

Enough!

Shame on you for terrorizing the vulnerable...the people who need health care the most...your constituents...the people that elected you to office.

Shame on you for putting the greed of big business, namely the insurance and pharmaceutical companies, before the needs of your constituents...the people that elected you. The people you work for.

Shame on you for putting your egos before the needs of the people who elected you. This is a bi-partisan issue. When you sit in that senate seat you work for ALL the people in your state, Republicans AND Democrats, therefore the job of writing the bill should be shared by both parties.

Shame on you for aligning yourself with and for aiding and abetting a vindictive man who has absolutely no governing skills whatsoever and whose sole agenda is quite clearly to tear apart and destroy another man's legacy.

Seven years of complaining under Obama, and now three attempts to repeal and replace. Give it up and move on. Yes, the ACA has problems. How about keeping the parts that work and REPAIRING the parts that don't. Toss your egos aside and call Canada, France or the U.K. for advice. Even easier talk to Bernie.

Do your job.

Without access to affordable healthcare, people will die.

You may still have time to repair your reputations before the 2018 elections.

Anita Cox
Brainerd, MN

Sent from my iPad

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Sunday, September 24, 2017 5:48 PM
To: gchcomments
Subject: Vote NO on Cassidy-Graham!

I support the comments made by the Colorado Cross-Disability Coalition.

Sent from Mail for Windows 10

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Sunday, September 24, 2017 5:49 PM
To: gchcomments
Subject: Re:Opposition to Graham-Cassidy Bill

I rely on quality, affordable healthcare. Because of this, I oppose the Graham-Cassidy bill. I have a pre-existing condition. I have had breast cancer twice and just had a needle biopsy this summer. I would like to see a bipartisan Congressional effort to improve the ACA, not repeal it.

Sincerely,

Joanne M. Frey, Ph.D.

[REDACTED]

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Sunday, September 24, 2017 5:48 PM
To: gchcomments
Subject: Opposition to Graham-Cassidy

My family relies on quality, affordable healthcare. Because of this, I oppose the Graham-Cassidy bill. Three years ago, my younger brother woke up one morning unable to speak. A doctor visit diagnosed a brain tumor, and thanks to expanded coverage (shortly after high school) our family was able to afford the therapy and surgery. He is still alive, and our family did not additionally suffer through bankruptcy thanks to the advances of the ACA. We all, no matter our age or previous health, need care. It is vitally important to create, maintain, and adequately fund a system that can provide that care.

I think there is broad understanding that America spends more on healthcare for worse outcomes than other advanced countries. But if we cut funding first and never deal with inequality, we are sentencing thousands to die in communities that will lose treatment options. I would like to see open and bipartisan Congressional efforts to improve the ACA, not repeal it.

Sincerely,
Jett Jones

Seattle WA

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Sunday, September 24, 2017 5:48 PM
To: gchcomments
Subject: Oppose Graham-Cassidy-Heller

Senate Finance Committee,

I urge you to reject Graham-Cassidy-Heller in favor of the bipartisan bill the Senate HELP Committee was considering. Graham-Cassidy-Heller would cause 32 million people to lose their health coverage while destroying Medicaid and harming some of the most vulnerable members of our communities, seniors and people with disabilities.

Grace Boockholdt
San Jose, California

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Sunday, September 24, 2017 5:48 PM
To: gchcomments
Subject: Graham-Cassidy

Here are my comments on Graham-Cassidy:

Senators work for the American people and should never make decisions that would ensure a loss of American lives and a reduction in the health of American citizens. American health should be consistent across all fifty states for all Americans, not just those that chose to contribute to a pooled effort to improve the cost of healthcare in our country and increase the availability of healthcare to Americans. This effort to push Graham-Cassidy goes against these ideals.

It shouldn't matter whom you work for, where you live or if your medical conditions are costly and ongoing. All Americans deserve to be as healthy as possible to reduce the many problems stemming from or related to a lack of access to affordable health care such as substance abuse, poverty, unemployment, crime, and general inequality.

Moving forward with Graham-Cassidy will assuredly align those that vote for it as not acting in the best interest of the people they represent and label them as murders with the primary goal of reducing costs for the rich. It portrays them as people whom have a vote that can be acquired by lobbyist funding and/or political bullies because of the clear contrast of their actions with what most Americans want.

These continued attacks on the American people only further vilify those attacking us. Listen to the numerous verifiable organizations, professionals and individuals that are overwhelmingly standing against Graham-Cassidy. Graham-Cassidy should not only be rejected, but any further attempts should be stopped. We need the Senate to return to the levels of bipartisanship that were present in previous administrations.

Clearly the Trump Administration is something Republicans should be distancing themselves from. I have little doubt in my mind that the debate tomorrow (9/25/2017) will include half truths, white lies and blatant lies in attempt to gain support for Graham-Cassidy. This behavior aligns with what well over half of Americans have a problem with—Trump and will end up flushing the party that brought him to us down with him more than it has already.

Parties representing the diversity of thought of the American people should never do harm to our democratic process or the Constitution. The Republican Party should call off this non-partisan and rushed effort to satisfy someone other than the American people.

-Daniel G Gutierrez

Wright, Kevin (Finance)

From: [REDACTED] >
Sent: Sunday, September 24, 2017 5:47 PM
To: gchcomments
Subject: (7) Story Submission for GC Hearing

Good morning –

My Indivisible organization spent last spring collecting health care stories from around our state to be shared with Senators Murray and Cantwell. This participant requested that I share their story with the SFC to be part of the record for the Graham-Cassidy hearing taking place on 9/25.

Allegra Searle-LeBel
[REDACTED]

To begin, this should not be called Trumpcare. There is nothing "caring" about it.

I am a woman of childbearing age, and am making plans to be a mother. With the prenatal/maternity allowance that is currently included in my health insurance, due to ACA, I would be able to afford pregnancy and birth monitored and assisted by medical professionals. However, under the proposed bill and the changes it would make to my insurance, prenatal/maternity care would no longer be affordable for me. I literally would not be able to afford to have a baby in a hospital or with medical professionals. While it is not as bad here as in Sudan or Afghanistan, for a developed country the US has a terrible rate of maternal mortality, and this will likely continue to rise under this plan.

www.economist.com/news/united-states/21657819-death-childbirth-unusually-common-america-exceptionally-deadly

From Wikipedia: en.wikipedia.org/wiki/Maternal_death

"Most maternal deaths are avoidable, as the health-care solutions to prevent or manage complications are well known. Improving access to antenatal care in pregnancy, skilled care during childbirth, and care and support in the weeks after childbirth will reduce maternal deaths significantly. It is particularly important that all births be attended by skilled health professionals, as timely management and treatment can make the difference between life and death. To improve maternal health, barriers that limit access to quality maternal health services must be identified and addressed at all levels of the health system. Recommendations for reducing maternal mortality include access to health care, access to family planning services, and emergency obstetric care, funding and intrapartum care. Reduction in unnecessary obstetric surgery has also been suggested.

Family planning approaches include avoiding pregnancy at too young of an age or too old of an age and spacing births. Access to primary care for women even before they become pregnant is essential along with access to contraceptives."

Ironically, I also would not be able to afford not to have a baby, as the plan removes funding

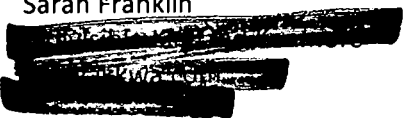
for both Planned Parenthood, as well as limiting coverage for birth control. I am a responsible, thoughtful person who wants to have a child at the right time in my life, when I can adequately provide. If this plan passes I will have to reevaluate if having a baby in America AT ALL is financially possible, and then decide on my willingness to take on the added risk of decreased care during pregnancy.

This plan is distressingly hateful to mothers, who deserve support for healthy childbirth and families. It eliminates the basic foundation of health and care needed at the beginning of a life.

Thank you for your time and consideration.

Sincerely,

Sarah Franklin

A large blacked-out redaction covering the signature area, obscuring any handwritten notes or additional text.

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Sunday, September 24, 2017 5:47 PM
To: gchcomments
Subject: Graham-Cassidy public hearing

My family and friends depend on quality, affordable healthcare. Because of this, I oppose the Graham-Cassidy bill. I would like to see a bipartisan Congressional effort to improve the ACA, not repeal it.

Sincerely,

[REDACTED]

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Sunday, September 24, 2017 5:47 PM
To: gchcomments
Subject: No on Graham Cassidy

I am a 55 year old, psychotherapist in private practice, a mother to two young teens, a volunteer in my community.

I purchase my insurance at full price, independently as I have for 30 years, I receive no subsidy.

And after I noticed that my right foot had gone numb, I was diagnosed last November with a cancer so rare that it seems to be the only case like mine that is know. I developed a blood cancer, that is not in my blood or lymph, but grew instead along my spine and central nervous system.

I spent the winter receiving traditional chemotherapy, and now I take an oral chemotherapy. 4 pills a day, at the retail cost of \$112 dollars a pill, approximately \$164,000 a year - equivalent or more than my entire annual income.

Here is the amazing news: although my cancer is chronic and incurable - it is controllable. This is as close to a "cure" for many cancers as we will ever find. Thanks to the daily oral chemotherapy, I have no "active" disease in my system and now have a life expectancy of 10-15 years. Another 15 years to parent my children, serve my community, and treat my clients, and support my family.

But I need to stay on these medications indefinitely in order to stay alive. Without access to these pills lesions will begging to grow on my spine and brain and optic nerves , causing blindness, paralysis, unfathomable nerve pain, dementia and eventually death.

If protections for people with pre-existing conditions is waived by my state - or I am placed in a high risk pool- or my benefits are capped - my treatment will be disrupted. I could be priced out, my "essential benefits" may not include the pharmaceutical treatments I need, or I will hit a "cap" well before my life expectancy runs up.

I will not allow my children to suffer more than they have because of my illness. I will not allow the costs of my medications to devour their home their educational opportunities or their basic security.

Cancer treatments that are financially toxic, that cause bankruptcy have a higher rate of death. Lack of insurance kills in more ways than one.

This is the reality of cancer treatment. We all march for cures, and donate to cancer research - but the truth is there is an entire class of people who are living with costly cures that are unaffordable to almost all who will require them.

Certainly the lack of restriction on pharmaceutical pricing is another aspect of the problem - but I also want to be clear: I have paid INTO the insurance industry as a healthy person for a full 30 years. They have made more from my premiums and the compound interest than I will ever require back.

To disrupt or allow states to waive pre-existing conditions means that insurance actually insures you against nothing.

And a cure that is financially inaccessible is no cure at all.

I urge you all to block this ill-conceived legislation and return to bipartisan collaboration and sane governance.

There ARE solutions to our medical and ethical and financial dilemmas - but this is not how you will find them. This will destroy the lives of millions of families and the generation that they leave behind.

Vote no on Graham-Cassidy.

Sincerely,
Martha M. Crawford, LCSW

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Sunday, September 24, 2017 5:47 PM
To: gchcomments
Subject: Graham-Cassidy Bill

This bill does not include pre-existing conditions. Please reject it. As a senior citizen I have many pre-existing conditions. I also think most seniors have pre-existing conditions.

Rita Johnson
Heathsville Virginia
[REDACTED]

Sent from my iPhone

Wright, Kevin (Finance)

From: [REDACTED] >
Sent: Sunday, September 24, 2017 5:47 PM
To: gchcomments
Subject: Regular order & fiscal responsibility

Please do not allow the Graham-Cassidy bill to go through the senate without following proper order, receiving a full impact CBO score and requiring full transparency. Senate should not vote without understanding what's in the bill.

Thank you.

Bettina Wehner
Fincastle, Virginia

Sent from my iPhone

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Sunday, September 24, 2017 5:47 PM
To: gchcomments
Subject: Cassidy-Graham Bill

To whom it may concern,

My name is Matthew Edwin Allen, and on July 21, 2004 I received a kidney transplant from my father, through no fault of my own. To make sure the kidney continues to function properly, I take immunosuppressant medication. This medication, along with regular specialist visits, and quarterly blood draws are not cheap. Thanks to the ACA, I am able to afford all of these.

Secondly, my having an organ transplant means I have a preexisting condition, which are covered under the ACA. However, if the Cassidy-Graham bill is to pass, I would likely to be unable to find any health insurance coverage, since most, if not all ban people with preexisting conditions from joining.

The Cassidy-Graham bill is a death sentence for me and many thousands of Americans. It cannot be allowed to pass.

Sincerely,

Matthew Edwin Allen

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Sunday, September 24, 2017 5:45 PM
To: gchcomments
Subject: Graham Cassidy Healthcare bill. Vote no

As a registered nurse and family man I have studied your proposed bill with interest. I do not need to wait for the CBO report to say that this bill will hurt Americans across the country. Stop this bill.

[REDACTED]

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Sunday, September 24, 2017 5:45 PM
To: gchcomments
Subject: Public Testimony for Graham-Cassidy Hearing

To whom it may concern of the Senate Finance Committee and the Senate at large,

My family and I, as most other Americans, rely on quality, affordable healthcare. Because of this, I strongly oppose the Graham-Cassidy Health Care bill.

I would like to see a bipartisan Congressional effort to improve the Affordable Care Act, ideally, while working together towards a Medicare for All plan. There are so many examples of countries around the world successfully providing universal health care to their citizens, regardless of income, class, gender, age, and "pre-existing conditions." The list includes Austria, Belarus, Croatia, Czech Republic, Denmark, Finland, France, Germany, Greece, Iceland, Ireland, Italy, Luxembourg, Malta, Moldova, the Netherlands, Norway, Portugal, Romania, Russia, Serbia, Spain, Sweden, Switzerland, Ukraine, and the United Kingdom. Among that list is missing the richest nation in the world, the United States. How can you account for this?

Due to the heavily-flawed structure of our current health care system, I know it may take some time to make Medicare for All a reality. In the meantime, it would be cruel and completely irresponsible for Republicans in office to repeal the Affordable Care Act and put the Graham-Cassidy Health Care bill in its place. Regardless of the fact you still don't know how much it will cost or the number of people that may be left uninsured, from what has been made public, we already know that the Graham-Cassidy bill decreases funding for 34 states, doesn't cover pre-existing conditions, rolls back Medicaid expansion funds, eliminates the individual and employer mandate, and lets insurance companies charge an unlimited amount more for people over 50. This bill is not better than the Affordable Care Act, it disregards the most vulnerable in our society, throwing the poor, sick, and elderly by the wayside. And again, provides no protection for those with pre-existing conditions. Being from Ohio, this quote from CNN.com is especially upsetting: "Pennsylvania, Indiana, Ohio and Wisconsin have some of the highest numbers of individuals per capita with pre-existing conditions and who buy insurance on the individual market. There are no guarantees those individuals would be able to buy insurance under Graham-Cassidy."

A 2016 report from the World Health Organization tells us that every year 100 million people are pushed into poverty and 150 million people suffer financial catastrophe because of out-of-pocket expenditure on health services. Prior to the Affordable Care Act, the number one cause of bankruptcy was due to medical debt. Since the Affordable Care Act, filings for bankruptcy dropped about 50 percent, from 1,536,799 in 2010 to 770,846 in 2016. It would be devastating to dismantle the progress that has been made with the ACA by implementing a bill that does not guarantee affordable health care and more so, penalizes those who need it the most.

Please do the right thing and do not let the Graham-Cassidy Health Care bill become law. Health care is not something to be taken lightly. Lives are literally at stake. This is more important than keeping a campaign promise "to overturn Obamacare no matter what." You don't think people will notice rash, irresponsible votes for health care reform without bothering to scrutinize how it will actually affect us? The ACA had a historic number of hours of debates, bipartisan amendments, public meetings and committee hearings (all transparent) before it passed. You cannot possibly achieve good, responsible results on health care reform in mere weeks. Voters are watching. Do you the right thing.

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Sunday, September 24, 2017 5:45 PM
To: gchcomments
Subject: Graham-Cassidy healthcare proposal

Dear Senate Committee,

Please vote against bringing this bill to a Senate vote. It will deny 36 million people healthcare, push the deficit up by \$350 billion, and remove important protections for people with preexisting conditions. It is also wrong to deny payments to Planned Parenthood, which many poor people rely on for their medical coverage.

Please rethink this disastrous bill before it is too late.
Sincerely,

Elizabeth Greer
Sent from my iPhone

Sent from my iPhone

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Sunday, September 24, 2017 5:45 PM
To: gchcomments
Subject: Affordable Care Act

Dear Senators,

I find it unbelievable that your primary focus on passing the Graham-Cassidy bill is to just pass something so you can stop the president from insulting you. You are not waiting for the CBO, you are not having but one hearing for discussion, and most of you have probably not even read the bill.

It seems that over 50% of Americans want to keep the ACA and fix the parts that are not working. Americans want coverage for pre-existing conditions and they want essential benefits. I will not be affected by any of this because I am a healthy 64 year old woman with good coverage. But I am emphatic to those who are not as fortunate as I am. As our representatives, shouldn't this be important to you too?

You know that sending these block grants to states is just your way of passing the buck. Please do your job and vote against the Graham-Cassidy bill. Even McCain, Graham's friend, could not in good conscious vote for this bill.

2018 is not that far away. We will remember! I would not count on Trump having your back. He will be lucky if he makes it till 2020. The Russian probe is quickly moving forward.

Rina Skinner

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Sunday, September 24, 2017 6:25 PM
To: gchcomments
Subject: Do not pass Graham-Cassidy

Honestly, this is the worst version of Trumpcare to come up yet. Millions will lose insurance, and as a result many of them will die. Insurers, medical experts, and every state Medicaid head has come out against this bill; additionally, no version of this bill, including this one, has the support of the majority of the People. What's more, the fact you are trying to bribe Senator Murkowski by letting Alaska KEEP the ACA shows you KNOW Graham-Cassidy is worse. I almost can't believe the rank hypocrisy coming from the GOP, though after all that has transpired over the past year, I can. Everything is screaming at you to stop trying to pass this giveaway to the wealthy, and work on a bipartisan approach to fix issues with the ACA. Better yet, Senator Sanders has introduced a Medicare for All bill, and single payer healthcare is now favored by a plurality of the American People. So do your jobs as representatives of the citizens of this nation and do not let this atrocity of a bill (Graham-Cassidy) come to the Senate floor, provided any of you have a thimble of integrity or empathy residing within you.

Sent from my iPhone

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Sunday, September 24, 2017 6:25 PM
To: gchcomments
Subject: Graham/Cassidy

Dear Senators,

I implore you on behalf of millions destined to lose their health care under this horrendous bill, Written to inflate Trump's ego and prove he can pass something to further his attempt to obliterate Obama's ACA.

I am fortunate I have private health care through my former employer. You need to focus on the real bad guys In this debacle. The Insurance companies that pull all the strings and Big Pharma that assists.

Word is if this bill passes,

The Senate will lose many seats. Pay attention Voters are upset about a lot of issues and the Republican base is failing due to the outrageousness of a Trump administration.

Vote your conscience and not your lobbyists bribes.

Sincerely,

Mary Ann M. Salinovich

Sent from my iPhone

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Sunday, September 24, 2017 6:25 PM
To: gchcomments
Subject: Oppose Graham-Cassidy-Heller

Senate Finance Committee,

I urge you to reject Graham-Cassidy-Heller in favor of the bipartisan bill the Senate HELP Committee was considering. Graham-Cassidy-Heller would cause 32 million people to lose their health coverage while destroying Medicaid and harming some of the most vulnerable members of our communities, seniors and people with disabilities.

Benjamin Shive

[REDACTED]
[REDACTED]

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Sunday, September 24, 2017 6:22 PM
To: gchcomments
Subject: Hearing to Consider the Graham-Cassidy-Heller-Johnson Proposal,
Attachments: Testimony for GCHJ.docx

RE: Hearing to Consider the Graham-Cassidy-Heller-Johnson Proposal

Comments submitted by [REDACTED]

Dear Committee Members:

My son is 25. He lives in his own apartment. He works four jobs in Madison, one of which is his own art business. He pays taxes and he votes. He is happy and connected with his community. My son was also born with a benign brain tumor, resulting in a hemispherectomy when he was two. He literally has half a brain. Despite his developmental disabilities, he is thriving.

What enabled Ben to become an engaged citizen? Medicaid.

From birth, Ben was eligible for Medicaid, and it gave him access to:

- Therapies in school and in the community so he could learn how to eat, talk, walk, dress and feed himself,
- Personal care assistance so that he does not need to live in a group home, and
- On the job assistance so he can work to the best of his ability.

What happens if the enormous cuts to Medicaid are realized? Ben is at great risk of losing his jobs, moving to an institution, and becoming the least happy and connected member of our family, all with much greater financial cost to taxpayers.

Take Ben's story and multiply it by thousands of people with disabilities in Wisconsin. I fervently ask you not to pass the Graham-Cassidy-Heller-Johnson proposal.

Thank you.

Our Family's American Medicaid Health Care Story

As we planned for the arrival of our second child, we were excited to add a new baby to our family. My husband and I both worked and I held the insurance for our family. My husband worked for his father in a small business and they had no insurance at that time. My insurance was good and I expected to continue working even after my second baby was born.

Several months after our son was born, we began to notice that he wasn't reaching his milestones. At six months old, it was clear he wasn't using his left hand like he should be. The next few weeks and months were a blur. After an MRI, it was confirmed that he had a stroke in utero and was diagnosed with cerebral palsy. This began a new journey for our family. Since I held our insurance, I took a different position in my company and worked in the evening to keep my insurance. During the day, I took him to therapy three days a week. After the passage of the insurance portability, we could switch to my husband's insurance which eventually led us to moving to Wisconsin for my husband to be closer to his father's company.

Fortunately, when we moved to Wisconsin, our son could enroll in Medicaid because of Wisconsin's Katie Beckett Program, which helps children with a significant disability receive the care they need to live at home rather than in a hospital or institution. This additional coverage on top of our private insurance guaranteed Matt would be able to receive the occupational, physical, and speech therapy he needed to reach his full potential. *Medicaid allowed our son to reach his full potential.*



No annual or lifetime limits on coverage. When Matt was six years old, he had his first of many seizures and we began down a new road of diagnosis and treatment for epilepsy. Two years later it was determined that the best way to control his epilepsy was brain surgery called hemispherectomy. He was eight years old when he had a large portion of his brain removed. He was ready to go to the doctor for a checkup just a few short weeks after his surgery. He remained seizure free for five years. At 15, he had a second surgery after his seizures returned. He continues to take medication daily to be sure that his seizures won't return and will continue to take this medication for the rest of his life. His surgeries and continued care put him in jeopardy of reaching his lifetime caps even before he reached age 18. His Medicaid also picked up the additional costs of his brain surgeries and needed brand name medications that our insurance would not cover. It was a life saver for our family as the costs were very high.



Pre-existing condition protections. Matthew has remained on our family insurance and will continue at least until age 26, providing continued access to vital care. My husband's small business can still include Matt on his insurance without having high costs. Matt has a pre-existing condition for life and any changes could make it difficult for my husband to insure Matt.

Maintain funding for Medicaid's home and community based waivers. Matt graduated from high school in 2013 and attends our Waukesha County Technical College where he is earning an associate degree in Web and Software Design. Matt receives long term care services from Medicaid through home and community based waivers. This program helps support Matt with his daily living skills, transportation, employment support, money management, grocery shopping, meal preparation, and being part of his community. While we help support him now, in the future when he lives independently, he will hire all his own people to help him in the future. Matt needs these services to be successful. If these services are no longer available, Matt will not be able to reach his goal of living independently and working in the community with support. *Contact Info: Sally Flaschberger, Waukesha, WI*

September 18, 2017

The Honorable Lindsey Graham
290 Russell Senate Office Building
United States Senate
Washington, DC 20510

The Honorable Bill Cassidy
520 Hart Senate Office Building
United States Senate
Washington, DC 20510

The Honorable Dean Heller
324 Hart Senate Office Building
United States Senate
Washington, DC 20510

The Honorable Ron Johnson
328 Hart Senate Office Building
United States Senate
Washington, DC 20510

Dear Senator Graham, Senator Cassidy, Senator Heller and Senator Johnson:

The undersigned organizations are writing to share our serious concerns with several of the health system reforms included in the Graham-Cassidy-Heller-Johnson (GCHJ) proposal. We are very concerned that the GCHJ's proposed changes to our health care system will result in reductions in health care coverage, particularly for individuals with substance use disorders and mental illness, and we cannot support the bill.

We collectively represent consumers, families, providers, health care and social service professionals, criminal justice professionals, advocates and allied organizations who are committed to meaningful and comprehensive policies to reduce the toll of substance use disorders and mental illness through prevention, treatment and recovery support services.

In the face of the opioid overdose and suicide epidemics, equitable access to a full continuum of mental health and substance use disorder treatment services, including medications to treat substance use disorders and mental illness, must be an essential component of health care coverage. It is also critical that substance use disorders and mental illness be covered on par with other medical conditions consistent with the *Mental Health Parity and Addiction Equity Act* (MHPAEA).

We recognize that the GCHJ would require coverage of mental health and substance use disorder treatment consistent with MHPAEA as part of the new Medicaid Flexibility Program. However, we do not support many of the other changes to the health care system in the proposal that would result in reduced access to substance use disorder and mental health treatment, including changes that would cap federal funding for Medicaid, end the Medicaid expansion, and eliminate mental health and substance use disorder benefit protections for Americans insured through the small group and individual markets. **We have serious concerns with provisions in the proposal that would allow states to easily waive Essential Health Benefit requirements, end Medicaid expansion and change Medicaid to a per-capita or block grant financing system.**

The Medicaid expansion in particular has led to significant increases in coverage and treatment access for persons with substance use disorders and mental illness. In states that expanded Medicaid, the share of people with substance use disorders or mental illness who were hospitalized but uninsured fell from about 20 percent in 2013 to 5 percent by mid-2015, and Medicaid expansion has been associated with an 18.3 percent reduction in the unmet need for substance use disorder treatment services among low-income adults.

Rolling back the Medicaid expansion and/or fundamentally changing Medicaid's financing structure to cap spending on health care services will certainly reduce access to evidence-based treatments and reverse much or all progress made on the opioid crisis last year. Capping federal Medicaid funding through per-capita caps or block grants would strain state budgets and likely force states to cut benefits, lower provider reimbursement rates, and/or limit access to care. These changes would be devastating to states grappling with the current opioid overdose and suicide epidemics. Moreover, the loss of Medicaid-covered mental health and substance

use disorder services for adults would result in more family disruption and out-of-home placements for children, significant trauma which has its own long-term health effects and a further burden on a child welfare system that is struggling to meet the current demand for foster home capacity.

The ACA's Medicaid expansion, Essential Health Benefit requirements for mental health and substance use disorder treatment coverage, and extension of parity protections to the individual and small group market have surely reduced the burden of the opioid misuse and overdose and suicide epidemics and saved lives. Substance use disorder and mental health treatment benefits must continue to be available to Americans enrolled in the individual, small and large group markets as well as Medicaid plans and that these benefits are compliant with the *Mental Health Parity and Addiction Equity Act*.

Finally, throughout this process, we implore you to keep in mind how Congressional decisions will affect the millions of Americans suffering from substance use disorders and mental illness who may lose their health care coverage entirely or see reductions in benefits that impede access to needed treatment.

Sincerely,

1. 10,000 beds
2. Acadia Healthcare
3. Adcare Educational Institute
4. Addiction Education Society
5. Addiction Haven
6. Addiction Resource Council
7. Addiction Services Council
8. Addiction Policy Forum
9. Addiction Treatment Center of New England
10. Addiction Connections Resource
11. Advocates for Recovery Colorado
12. Advocates, Inc.
13. Alabama Society of Addiction Medicine
14. Alano Club of Portland
15. Alcohol & Addictions Resource Center
16. Alcohol/Drug Council of North Carolina
17. Alliance for Strong Families and Communities
18. Alternatives Unlimited, Inc.
19. Amesbury Psychological Center, Inc.
20. American Correctional Association
21. American Federation of State, County and Municipal, Employees (AFSCME)
22. American Academy of Addiction Psychiatry
23. American Art Therapy Association
24. American Association for Marriage and Family Therapy
25. American Association for the Treatment of Opioid Dependence (AATOD)
26. American Association of Child & Adolescent Psychiatry
27. American Association on Health and Disability
28. American Dance Therapy Association
29. American Foundation for Suicide Prevention
30. American Group Psychotherapy Association
31. American Medical Student Association
32. American Mental Health Counselors Association
33. American Nurses Association
34. American Psychiatric Association
35. American Psychological Association
36. American Society of Addiction Medicine

37. Amida Care
38. A New PATH
39. Anthony's Act
40. Anxiety and Depression Association of America
41. Arc of South Norfolk, The
42. Arise & Flourish
43. Arizona's Children Association
44. Arizona Council of Human Service Providers
45. Arizona Society of Addiction Medicine
46. Arkansas Society of Addiction Medicine
47. Association for Ambulatory Behavioral Healthcare
48. Association for Behavioral Healthcare of Massachusetts
49. Association for Community Affiliated Plans (ACAP)
50. Association for Community Human Service Agencies
51. Association of Asian Pacific Community Health Organizations (AAPCHO)
52. Association of Community Mental Health Centers of Kansas, Inc.
53. Association of Flight Attendants – CWA, AFL-CIO
54. Association of Persons Affected by Addiction (APAA)
55. Association of Recovery Schools
56. Association of Recovery Community Organizations
57. Association of Women's Health, Obstetric and Neonatal Nurses
58. A Stepping Stone to Success
59. Atlantic Prevention Resources, Inc.
60. Avanti Wellness
61. Awakening Recovery
62. BAMSI
63. Bangor Area Recovery Network, Inc.
64. Bay Cove Human Services
65. Bay State Community Services, Inc.
66. Bazelon Center for Mental Health Law
67. Behavioral Health Network, Inc.
68. Better Life in Recovery
69. Bill Wilson Center
70. Boston Alcohol and Substance Abuse Programs, Inc.
71. Boston Healthcare for the Homeless
72. Boston Public Health Commission
73. BreakingTheCycles
74. Bridge of Central Massachusetts, Inc., The
75. Bridgewell
76. Brien Center for Mental Health and Substance Abuse Services, The
77. Brookline Community Mental Health Center
78. Bullhook Community Health Center, Inc.
79. Burke Recovery
80. California Association of Alcohol and Drug Program Executives (CAADPE)
81. California Consortium of Addiction Programs & Professionals
82. California Council of Community Behavioral Health Agencies
83. California Institute for Behavioral Health Solutions
84. California Society of Addiction Medicine
85. Cambridge Health Alliance
86. Camelot Care Centers, Inc.
87. Cape Cod Healthcare Centers for Behavioral Health
88. Capital Area Project Vox
89. Casa Esperanza

90. Casa Pacifica Centers for Children and Families
91. Catholic Charities Family Counseling and Guidance Center
92. Catholic Family Center
93. Center for Human Development
94. Center for Open Recovery
95. Center for Recovery and Wellness Resources
96. Central City Concern
97. Chautauqua Alcoholism and Substance Abuse Council
98. Chicago Recovering Communities Coalition (CRCC)
99. Child & Family Services, Inc.
100. Child and Family Services of New Hampshire
101. Children's Friend, Inc.
102. Children's Home Society of Washington
103. Children's Law Center
104. Children's Services of Roxbury
105. CleanSlate Centers
106. Clergy for a New Drug Policy
107. Clinical and Support Options, Inc.
108. Clinical Social Work Association
109. Coalition of Addiction Students and Professionals Pursuing Advocacy (CASPPA)
110. Colorado Society of Addiction Medicine
111. Community Catalyst
112. Communities for Recovery
113. Community Anti-Drug Coalitions of America (CADCA)
114. Community Counseling of Bristol County, Inc.
115. Community-Minded Enterprises
116. Community Oriented Correctional Health Services (COCHS)
117. Community Services Institute
118. Community Solutions
119. Community Substance Abuse Centers
120. Comrades of Hope
121. Connecticut Community for Addiction Recovery (CCAR)
122. Connecticut Society of Addiction Medicine
123. Counselors Obediently Preventing Substance Abuse (COPS)
124. Cover2Resources
125. Cutchins Programs for Children and Families
126. DarJune Recovery Support Services & Café
127. Dash for Recovery
128. Davis Direction Foundation - The Zone
129. DC Fights Back
130. DC Recovery Community Alliance
131. Delphi Behavioral Health Group/MHD
132. Desert Eagle Addiction Recovery
133. Detroit Recovery Project, Inc.
134. Dimock Community Health Center
135. Disability Rights Pennsylvania
136. Doctors for America
137. Doctors for Recovery
138. Dorchester Recovery Initiative
139. Drug and Alcohol Service Providers Organization of Pennsylvania (DASPOP)
140. Drug Policy Alliance
141. Drug Prevention Resources
142. East Bay Agency for Children

143. Easy Does It, Inc.
144. Eating Disorders Coalition
145. Edinburg Center, The
146. Eliot Community Human Services
147. El Paso Alliance
148. Engaged Recovery Community Services
149. Faces and Voices of Recovery
150. Facing Addiction
151. Family Advocates of Georgia, Inc
152. Family Focused Treatment Association
153. Family Service Association
154. Family Service of Greater Boston
155. FAVOR Greenville
156. FAVOR Low Country
157. FAVOR Mississippi Recovery Advocacy Project
158. FAVOR Pee Dee
159. FAVOR Tri-County
160. FED UP! Coalition
161. Fellowship Foundation Recovery Community Organization
162. Fenway Health
163. FHR
164. Florida Society of Addiction Medicine
165. Floridians for Recovery
166. Foundation for Recovery
167. Friends of Recovery - New York
168. FSA – Family Service Agency
169. Futures of Palm Beach
170. G III Associates
171. GAAMHA
172. Gandara Center
173. Georgia Council on Substance Abuse
174. Georgia Society of Addiction Medicine
175. Georgians for a Healthy Future
176. Global Alliance for Behavioral Health and Social Justice
177. Gosnold on Cape Cod
178. Gould Farm
179. Granite Pathways
180. Greater Macomb Project Vox
181. Greater Philadelphia Association for Recovery Education
182. Great South Bay Coalition
183. Greater Cincinnati Recovery Resource Collaborative (GCRRC)
184. Griffin Recovery Enterprises
185. Harm Reduction Coalition
186. Health Management Group, LTD
187. High Point Treatment Center
188. Hillview Mental Health Center, Inc.
189. HIV Medicine Association
190. Home for Little Wanderers, The
191. Hope2Gather Foundation
192. HOPE for New Hampshire Recovery
193. Hope House Addiction Services
194. Horizon Health Services
195. IC&RC

- 196. Indivisible St. Louis
- 197. Illinois Association for Behavioral Health
- 198. Illinois Association of Rehabilitation Facilities (IARF)
- 199. Indiana Society of Addiction Medicine
- 200. International Nurses Society on Addictions
- 201. Institute for Health and Recovery
- 202. Iowa Association of Community Providers
- 203. Iowa Behavioral Health Association
- 204. Italian Home for Children, Inc.
- 205. Jackson Area Recovery Community
- 206. Jewish Family and Children's Services (JF&CS)
- 207. Joint Coalition on Health
- 208. Jordan's Hope for Recovery
- 209. Judge Baker Children's Center
- 210. Juneau Recovery Community
- 211. Justice Resource Institute (JRI)
- 212. Ka Hale Pomaika'i
- 213. Kentucky Society of Addiction Medicine
- 214. KEY Program, Inc., The
- 215. Kyes 2 a 2nd Chance
- 216. Lahey Health Behavioral Services
- 217. Lakeshore Foundation
- 218. Latah Recovery Center
- 219. Legal Action Center
- 220. Lifehouse Recovery Connection
- 221. Lifeline Connections
- 222. Long Island Council on Alcoholism and Drug Dependence, Inc.
- 223. Long Island Recovery Association (LIRA)
- 224. Lost Dreams Awaken Center, Inc.
- 225. Lotus Peer Recovery/SoberKerrville
- 226. Lowell Community Health Center, Inc.
- 227. Lowell House, Inc.
- 228. LUK, Inc.
- 229. Madison County Council on Alcoholism & Substance Abuse
- 230. Magnolia Addiction Support
- 231. Maine Alliance for Addiction Recovery
- 232. Mariah's Mission Fund of the Mid-Shor Community Foundation
- 233. Mark Garwood SHARE Foundation
- 234. Martha's Vineyard Community Services
- 235. Maryland-DC Society of Addiction Medicine
- 236. Maryland House Detox
- 237. Maryland Recovery Organization Connecting Communities (M-ROCC)
- 238. Massachusetts Organization for Addiction Recovery (MOAR)
- 239. Massachusetts Society of Addiction Medicine
- 240. Maxed Out Drug Prevention
- 241. McShin Foundation
- 242. Mental Health Association
- 243. Message Carriers of Pennsylvania, Inc.
- 244. Messengers of Recovery Awareness
- 245. MHA of Greater Lowell
- 246. Michigan's Children
- 247. Michigan Recovery Voices
- 248. Michigan Society of Addiction Medicine

249. Middlesex Human Service Agency, Inc
250. Mid-Michigan Recovery Services, Inc.
251. Midwest Society of Addiction Medicine
252. Mi-HOPE - Michigan Heroin & Opiate Prevention and Education
253. Minnesota Association of Community Mental Health Programs (MACMHP)
254. Minnesota Recovery Connection
255. Minnesota Society of Addiction Medicine
256. Missouri Recovery Network
257. MOBER
258. Mountain View Prevention Services, Inc.
259. NAADAC – the Association for Addiction Professionals
260. National Alliance for Medication-Assisted Recovery (NAMA)
261. National Alliance for Recovery Residences
262. National Alliance on Mental Illness
263. National Alliance on Mental Illness – San Mateo County
264. National Alliance to Advance Adolescent Health
265. National Alliance to End Homelessness
266. National Association for Rural Mental Health
267. National Association of Addiction Treatment Providers
268. National Association of Clinical Nurse Specialists
269. National Association of Pediatric Nurse Practitioners
270. National Association of Social Workers (NASW)
271. National Association of State Mental Health Program Directors (NASMHPD)
272. National Association for Children’s Behavioral Health
273. National Association for Rural Mental Health
274. National Association of County Behavioral Health and Developmental Disability Directors
275. National Association of County & City Health Officials
276. National Association of Social Workers (NASW)
277. National Black Justice Coalition
278. National Council for Behavioral Health
279. National Center on Addiction and Substance Abuse
280. National Council on Alcoholism and Drug Dependence
281. National Council on Alcoholism and Drug Dependence of E. San Gabriel & Pomona Valleys
282. National Council on Alcoholism and Drug Dependence--Greater Phoenix
283. National Council on Alcoholism and Drug Dependence – Maryland
284. National Council on Alcoholism and Drug Dependence – San Diego
285. National Council on Alcoholism and Drug Dependence of the San Fernando Valley
286. National Council on Alcoholism and Drug Abuse-St. Louis Area
287. National Disability Rights Network
288. National Federation of Families for Children’s Mental Health
289. National Health Care for the Homeless Council
290. National League for Nursing
291. National Safety Council
292. National Viral Hepatitis Roundtable
293. Navigate Recovery Gwinnett
294. Nevada Society of Addiction Medicine
295. New Futures and New Futures Kids Count
296. New Jersey Association of Mental Health and Addiction Agencies, Inc.
297. New Jersey Society of Addiction Medicine
298. New Life Counseling & Wellness Center, Inc.
299. New Mexico Society of Addiction Medicine
300. New York Association of Psychiatric Rehabilitation Services
301. New York Society of Addiction Medicine

302. New York State Council for Behavioral Health
303. NFI Massachusetts, Inc.
304. NMSAS Recovery Center
305. No Health without Mental Health
306. North Charles, Inc.
307. North Cottage Program, Inc.
308. Northeast Center for Youth and Families, The
309. Northern New England Society of Addiction Medicine
310. Northern Ohio Recovery Association (NORA)
311. Northwest Indian Treatment Center
312. North Suffolk Mental Health Association, Inc.
313. Northern Rivers Family Services
314. North Carolina Society of Addiction Medicine (NCSAM)
315. O'Brien House
316. Ohio Recovery Housing
317. Ohio Society of Addiction Medicine (OHSAM)
318. Oklahoma Citizen Advocates for Recovery & Treatment Association (OCARTA)
319. Old Colony YMCA
320. Open Doorway of Cape Cod
321. Opportunity House, Inc
322. Oregon Recovery High School
323. Oregon Society of Addiction Medicine
324. Overcoming Addiction Radio
325. Parity Implementation Coalition
326. Partnership for Drug-Free Kids
327. Partners in Prevention/National Council on Alcoholism and Drug Dependence of Hudson County, Inc.
328. P.E.E.R Wellness Center, Inc.
329. PEER360 Recovery Alliance
330. Pennsylvania Recovery Organization - Achieving Community Together - (PRO-ACT)
331. Pennsylvania Recovery Organizations Alliance (PRO-A)
332. Pennsylvania Society of Addiction Medicine
333. People Advocating Recovery - PAR
334. Phoenix Houses of New England
335. Phoenix Multisport Boston
336. Pine Street Inn
337. Pivot, Alcohol and Substance Abuse Council of Jefferson County, Inc.
338. PLR Athens
339. Pretrial Justice Institute
340. Prevention Network OCAA
341. Psychiatric Rehabilitation Association
342. Putnam Family & Community Services, Inc.
343. RASE Project
344. REAL- Michigan (Recovery, Education, Advocacy & Leadership)
345. Recover Project/Western MA Training
346. Recovery Allies Of West Michigan
347. RecoveryATX
348. Recovery Café Seattle
349. Recovery Community Foundation of Forsyth
350. Recovery Communities of North Carolina
351. Recovery Community of Durham
352. Recovery Consultants of Atlanta
353. Recovery Data Solutions

354. Recovery - Friendly Taos County
355. Recovery Idaho, Inc.
356. Recovery is Happening
357. RecoveryNC (Governors Institute on Substance Abuse)
358. Recovery Point at HER Place
359. Recovery Point of Bluefield
360. Recovery Point of Charleston
361. Recovery Point of Huntington
362. Recovery Point of Parkersburg
363. Recovery Point of West Virginia
364. Recover Wyoming
365. reGROUP
366. Rhode Island Communities for Addiction Recovery Efforts (RICAREs)
367. Riverside Community Care
368. Robby's Voice
369. ROCovery Fitness
370. Rockland Council on Alcoholism and Other Drug Dependence, Inc.
371. Sandusky Artisans Recovery Community Center
372. Sandy Hook Promise
373. Serenity Sistas
374. ServiceNet
375. Shatterproof
376. SMART Recovery
377. S.O.A.R™ Yoga (Success Over Addiction and Relapse)
378. Solano Recovery Project
379. Solutions Recovery, Inc.
380. Sonoran Prevention Works
381. South Arkansas Regional Health Center, Inc
382. Sound Community Services, Inc.
383. South Middlesex Opportunity Council, Inc. (SMOC)
384. South Bay Community Services
385. South Carolina Society of Addiction Medicine
386. South Central Human Relations Center
387. South End Community Health Center
388. South Shore Mental Health
389. Southwest Washington Recovery Coalition
390. Spectrum Health Systems, Inc.
391. SpiritWorks Foundation
392. Springfield Recovery Community Center
393. Springs Recovery Connection
394. SSTAR
395. STEP Industries
396. Steppingstone, Incorporated
397. Steve Rummmler Hope Network
398. Student Assistance Services Corp
399. Substance Use and Mental Health Leadership Council of Rhode Island
400. Technical Assistance Collaborative, Inc.
401. Tennessee Society of Addiction Medicine
402. Texas Society of Addiction Medicine
403. The Addict's Parents United (TAP United)
404. The Alliance
405. The Ammon Foundation
406. The Bridge Foundation

407. The Bridge Way School
408. The Campaign for Trauma-Informed Policy and Practice
409. The Chris Atwood Foundation
410. The Council on Alcohol and Drug Abuse
411. The Council on Alcohol & Drug Abuse for Greater New Orleans
412. The DOOR - DeKalb Open Opportunity for Recovery
413. The Global Alliance for Behavioral Health and Social Justice
414. The Kennedy Forum
415. The Ohana Center
416. The Peggie & Paul Shevlin Family Foundation
417. The Recovery Channel
418. The Rest of Your Life
419. The Trevor Project
420. The Village Family Services
421. The Village Project, Inc.
422. There Is No Hero In Heroin Foundation
423. Tia Hart Recovery Community Program
424. T.O.R.C.H Inc.
425. Toward Independent Living and Learning, TILL, Inc.
426. Transforming Youth Recovery
427. Treatment Communities of America
428. Trilogy Recovery Community
429. True Recovery, LLC
430. Trust for America's Health
431. Turning Point Center of Central Vermont
432. Two Guys and a Girl
433. UMass Memorial Community Healthlink, Inc.
434. United Methodist Church - General Board of Church and Society
435. Utah Support Advocates for Recovery Awareness (USARA)
436. Valley Hope
437. Veterans Inc.
438. Vermont Council of Developmental and Mental Health Services
439. Vermont Recovery Network
440. Victory Programs, Inc.
441. Vinfen
442. Virginia Association of Recovery Residences
443. Voice for Adoption
444. Voices of Hope for Cecil County
445. Voices of Recovery San Mateo County
446. Volunteers of America of Massachusetts, Inc.
447. WAI-IAM, Inc. and RISE Recovery Community
448. Walker, Inc.
449. Washtenaw Recovery Advocacy Project (WRAP)
450. Washington Federation of State Employees
451. Washington Recovery Alliance
452. Washington Society of Addiction Medicine
453. Watershed Treatment Programs
454. Wayside Youth & Family Support Network
455. WEConnect
456. Wellspring Recovery Services
457. West Virginia Society of Addiction Medicine
458. WholeLife Recovery Community/ Arizona Recovery Coalition
459. Wisconsin Recovery Community Organization (WIRCO)



September 22, 2017

Senate Committee on Finance
Attn: Editorial and Document Section
Room SD-219
Dirksen Senate Office Building
Washington, DC 20510-6200

Statement for the record: Graham-Cassidy-Heller-Johnson Proposal; Hearing Date; September 25, 2017

On behalf of the 19 million Americans and the communities we serve, I write to express our profound disappointment that bipartisan efforts to stabilize our health care system have been halted. The Graham-Cassidy-Heller-Johnson legislation being considered by the Senate would jeopardize the health of millions of working Americans and we cannot support the bill.

Over the course of 2017, ACHP and its member plans have worked with both houses of Congress and both sides of the aisle to put forward measured and proven ways to expand coverage, stabilize the market and make our nation's health care system more affordable. ACHP members believe in the importance of preventive and comprehensive care and have consistently offered robust coverage, regardless of geographic location or health status of their members.

This proposal would significantly impact the health of our communities, hurting our neighbors, friends and employees. It puts in jeopardy the coverage gains won over the past few years and the critical consumer safeguards provided by essential health benefits and protections afforded by a ban on pre-existing conditions.

Millions of working Americans, many making an average of just \$18,000 per year, would suffer under this bill from the loss of critical cost-sharing reduction payments. While this debate is going on in Washington, millions of Americans across the country are living month to month wondering if they will have access to coverage this year or next.

We are deeply troubled by the proposed changes to Medicaid. Graham-Cassidy-Heller Johnson fundamentally erodes the Medicaid safety net and significantly alters the gains in eligibility, coverage and benefits achieved in almost every community nationwide, and does little to mitigate the impact on local hospitals and economies.

While we support greater state flexibility, it is imperative that capitation rates be actuarially sound and sufficient to ensure beneficiary access to the full range of health care services and a stable Medicaid market. Further, it is critical that any health reform effort harness the innovative and competitive market solutions driven by the private sector. We fully support preserving the public-private partnership unique to the American system.

MAKING HEALTH CARE BETTER

We have supported the Senate HELP Committee as it worked develop a limited bipartisan bill that would stabilize the individual insurance market. The health care needs of Americans were well served by the collaborative and inclusive way the hearings were held and the diverse viewpoints aired during witness testimony. Health care should provide Americans peace of mind. Rather than creating certainty in the lives of the American people, Graham-Cassidy-Heller-Johnson takes us in the opposite direction.

As always, ACHP member plans stand ready to work with you and members of both parties to develop market-tested solutions based on our many years of real-world experience to improve the health of communities across the nation. If you or your staff have any questions or would like to discuss these issues further, please do not hesitate to contact me at [REDACTED]

Sincerely,



Ceci Connolly
President & CEO



Cooley's Anemia
Foundation

Written Statement

Craig Butler, National Executive Director
Cooley's Anemia Foundation

[REDACTED] – Email: [REDACTED]

Senate Finance Committee

In Opposition to the Graham-Cassidy Healthcare Proposal

Chairman Hatch, Ranking Member Wyden, and members of the Senate Finance Committee, my name is Craig Butler, and I am the Executive Director of the Cooley's Anemia Foundation (CAF). Thank you for this opportunity to submit testimony regarding the Graham-Cassidy healthcare proposal. I am writing to express our extreme concerns regarding the impact of this legislation on our community.

The Cooley's Anemia Foundation (CAF) is dedicated to serving people afflicted with various forms of thalassemia, most notably the major form of this chronic, genetic blood disease, Cooley's Anemia/thalassemia major. Founded over 60 years ago, CAF's mission is to advance the treatment and cure for this fatal blood disease, to enhance the quality of life of patients and to educate the medical profession, trait carriers and the public about Cooley's Anemia/thalassemia major.

Today, I am writing to express the Foundation's sincere concern about the impact of the changes to patient coverage proposed in the Graham-Cassidy bill. We are extremely concerned that these efforts will have a devastating impact on our community. Additionally, we are alarmed at proposed changes to Medicaid, which many thalassemia patients rely on to access the regular and specialized care that they require. We also remain extremely troubled by legislation which will inevitably create additional costs for patients with preexisting conditions.

Thalassemia is the name for a group of blood disorders. There is a wide spectrum of severity for patients with thalassemia, ranging from mild to extremely severe, though many patients must receive regular blood transfusions to make up for the body's inability to effectively produce hemoglobin. These regular blood transfusions cause a number of health concerns and risks for patients due to the resultant excess of iron. Patients with thalassemia face a number of issues related both to the management of their disease and as a response to the regular blood transfusions which are necessary for many patients. **Thalassemia care often exceeds \$20,000 per month. Most patients are simply not able to cover the exorbitant costs associated with their care.** Many of our patients utilize Medicaid to afford the exorbitant costs of their care and treatment. Without it, many would be uninsured or under-insured and unable to pay for the cost of their care, or the care of their children. **For our patients, Medicaid is literally life-saving.**

On behalf of our community, we urge you to reject all efforts to repeal the Affordable Care Act and the inevitable consequences that will enormously hurt the sickest among us. We are happy to serve as a resource in any capacity to help you work to make life better for the children and families trying to navigate this complex and life-threatening disease.

Wright, Kevin (Finance)

From: Laura Backus [REDACTED]
Sent: Sunday, September 24, 2017 4:27 PM
To: gchcomments
Subject: No on Graham-Cassidy

Members of my family rely on quality, affordable health care. Because I want my family to continue to receive needed services, I opposed the Graham-Cassidy bill. Please make a bipartisan effort to improve ACA, not repeal it.

L. Backus



This email has been checked for viruses by Avast antivirus software.
www.avast.com

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Sunday, September 24, 2017 4:27 PM
To: gchcomments
Subject: My daughter's pre-existing condition

Dear Senate Finance Committee,

My 21-year-old daughter has a health condition that renders her unable to function during certain periods without medications and access to her doctors and therapists. If the Graham Cassidy bill passes, she will never be able to afford health care when she turns 26. She will never be able to work a job that might give her health care.

Should she just die?

Please — I beg you please — do not pass this bill. The consequences to my daughter and to many others like her are dire. Please know that your actions mean the difference between life and death. Graham Cassidy means death for my child.

Sincerely,
Lisa Keathley
Alexandria, Virginia

Wright, Kevin (Finance)

From: Anne Korzun [REDACTED]
Sent: Sunday, September 24, 2017 4:26 PM
To: gchcomments
Subject: a vulnerable, disabled person, concerned about US health care

I am from Vermont, and I have been suffering from MS for close to ten years. We need single-payer healthcare now. My meds cost me virtually my whole pay check each month. I am forced to live with my elderly mother because I can't afford to not to (I am a 46-year-old mother of 2).

Sincerely,
Anne Korzun

Wright, Kevin (Finance)

From: Brenda Roberts [REDACTED]
Sent: Sunday, September 24, 2017 4:26 PM
To: gchcomments
Subject: My Healthcare Statement
Attachments: brendaroberts.jpg

To Whom it may concern,

My name is Brenda Roberts. I have worked for 43 years in a paper mill, providing for and raising 2 children on my own. Last year at the age of 62 I retired. Working 12-hour shifts was taking a toll on my already worn out body. I was diagnosed with Leukemia several years ago, and though I was working through it and never missed a day because of it, I was constantly fatigued. It was getting harder and harder to catch up from one week to the next. I made the decision to retire at 62 and felt I could afford to buy healthcare from the ACA market until I turned 65. This wasn't a decision that I jumped into. I had a plan. And now to realize that there is a strong possibility that my healthcare coverage could drastically change, if not completely be taken away literally keeps me awake at night. Even if there is a healthcare insurer that will accept me with my pre-existing conditions at what cost? It is likely I won't be able to afford coverage, and I will be forced to go without. (And let me assure any one of you that thinks that this is my "choice" you're absolutely wrong. You can't buy what you can't afford.) I feel like doing the right thing by working my entire life, being self sufficient, paying my taxes and leading a good productive life has gotten me to this point, where I'm reduced to a future of having no means to insure myself. How can that be in this great country of ours? How are members of Congress so easily accepting of the fact that people are going to die because of this ill prepared Graham/Cassidy bill? Are we not the very people that you're supposed to be working for? How do you reconcile that in your mind and in your heart?

On behalf of myself and the millions of citizens from infant to senior that rely medicaid or the ACA - Stop this bill before it goes to a vote. I'm in full agreement with Senator McCain. You can do better working together in a bipartisan way, something that you have yet to attempt. Your reason for rushing to vote absolutely disregards the human factor, not to mention that 80% of Americans disapprove of this bill. It is time to put people before politics in a bipartisan way as well. Take the time to do this right, once and for all.

Thank you for taking the time to read this. I hope it helps in your decision, leading to a positive outcome.

Sincerely,
Brenda Roberts
Wisconsin Rapids, WI 54494

Note: I rarely use photos of myself, but I want to make sure you can put a face to this name. I want you to see at least one of the people whose life will be affected by the decision you make on this issue.



Virus-free. www.avg.com

Wright, Kevin (Finance)

From: Carrie A. Corson [REDACTED]
Sent: Sunday, September 24, 2017 4:25 PM
To: gchcomments
Subject: Health care

I would like to express my profound disappointment in the absolute disregard the Graham-Cassidy Health Care bill shows for humanity. It is clear that your attempts to repeal the Affordable Care Act does nothing but show your short sightedness and contempt for President Obama and is totally self-serving. It lines your pocket, it is clear that you don't care that it will destroy lives. Many of you claim to be "pro-life" and yet you would vote for this bill because it will keep your donors and lobbyists happy. What hypocrisy. Anyone who voted for this is an example of what is wrong with our political system. Your own egos and needs/wants eclipse the needs of those you were elected to serve. Pathetic, ego-driven, decisive politics. But of course you don't have to worry about such novelties as bankruptcy due to medical bills. That's right, you are covered by my tax dollars. Pathetic.

Sincerely,
Carrie A. Corson

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Friday, September 22, 2017 9:59 PM
To: gchcomments
Subject: Healthcare

Dear Committee Members:

I'm writing to ask you to make ACA better, not strip it from people. As a country, we need low cost health insurance as well as low cost prescriptions. Big Pharma runs this country and drives up the cost of health insurance. I recently purchased amoxicillin for \$20. The receipt stated that insurance covered \$400. Imagine an everyday antibiotic costing over \$400! Most people can't afford insurance plus their prescriptions, which isn't right. Please make ACA better. Don't repeal & replace. Just say NO!

Respectfully,
Patricia Lane

Sent from my iPhone

Wright, Kevin (Finance)

From: Tasha Kama [REDACTED]
Sent: Sunday, September 24, 2017 4:25 PM
To: gchcomments
Subject: VOTE NO

My child has been identified as being I/DD eligible. She lives with my husband and I and we are both elderly. She is totally dependent upon Medicaid and Social Security for her sustainability and livelihood. This bill will hurt her and ultimately lead to her demise.

Please vote NO.

David and Natalie Kama

[REDACTED]
Wailuku, HI 96793

Wright, Kevin (Finance)

From: Patricia Decker [REDACTED]
Sent: Sunday, September 24, 2017 4:25 PM
To: gchcomments
Cc: Steve Dainés; Senator Jon Tester
Subject: oppose Graham-Cassidy Bill

My family relies on affordable healthcare. I support a bipartisan effort to improve the ACA, and oppose the Graham-Cassidy Bill

Respectfully,
Patricia Decker

[REDACTED]
Red Lodge Mt. 50068

Wright, Kevin (Finance)

From: Rebecca Powell [REDACTED]
Sent: Sunday, September 24, 2017 4:24 PM
To: gchcomments
Subject: Public Testimony for Graham-Cassidy Hearing

Hello,

My family and I rely on quality, affordable healthcare. Because of this, I oppose the Graham-Cassidy bill. My husband and I plan to be starting a family soon, and we need to be sure that we will have access to whatever healthcare that I and my baby might need throughout pregnancy and afterward. Additionally, we have many members of our extended family with one or more pre-existing conditions, including a cousin who was diagnosed with cancer at 18 years of age, now thankfully in remission. He is self employed, and because of his cancer diagnosis could lose access to healthcare, which is absolutely not acceptable.

And to be frank, even if I myself, or anyone that I cared about, were going to not have anything to worry about from this new bill, the fact that anyone could lose access to healthcare or have their premiums/payments go up high enough that they may as well have, makes it unacceptable. I would like to see a bipartisan Congressional effort to improve the ACA, not repeal it.

Sincerely,
Rebecca Powell
Flossmoor, IL

Wright, Kevin (Finance)

From: Simmi Doyle [REDACTED]
Sent: Sunday, September 24, 2017 4:24 PM
To: gchcomments
Subject: Hearing to Consider the Graham-Cassidy-Heller-Johnson Proposal

Hearing to Consider the Graham-Cassidy-Heller-Johnson Proposal

Date: Monday, September 25, 2017
Time: 02:00 PM
Location: 215 Dirksen Senate Office Building

From : Simmi Doyle
[REDACTED]
Westboro, MA 01581

Senators,
I strongly oppose the Graham-Cassidy-Heller-Johnson Proposal.
Please view the video below. This young man in the video, his family and others should not have to worry about survival or have to be concerned about losing their home care. Medicaid expansion has allowed those with challenges to live with dignity in their homes.

This wasn't my brother but his story is similar in many ways.
My brother was born with cerebral palsy. When you are born with a physical challenge like cerebral palsy, every motion that we take for granted like eating, bathing or any other personal need is a challenge you can't imagine if you are physically able. With those daily obstacles sometimes a personal care attendant is needed. Those attendants are often paid by Medicaid because we have been a country that has been ethical and realized that it is the right thing to do to offer a little help so everyone can live with dignity. With the help of Medicaid my brother was able to live in his own apartment hold a job have a girl friend and participate in life just like every other person. Now this Graham Health Care bill is poised to take this right away by reducing Medicaid expansion services. What kind of country are we? Senators, have you heard the phrase, "It takes a village?"
What options will people like my brother have if Medicaid expansion is reduced? Will nursing home be the only option? Please respond to these questions which affect our daily lives. Please respond to why every major health organization is against this bill. For example American Heart Association, American Cancer Foundation, March of Dimes, American Diabetics Association, American Medical Association. The list goes on and on. Many Republican governors are against this bill as are all 50 Medicaid Directors. The only groups who favor this cruel bill are the Koch brothers and other wealthy donors. Senators, please think about the millions of Americans who will be hurt by this bill and go back to what the senate should do. Go back to senate regular order.

Respectfully yours,
Simmi Doyle
[REDACTED]
Westboro, MA 01581
[REDACTED]

Wright, Kevin (Finance)

From: Marilyn Adams <[REDACTED]>
Sent: Sunday, September 24, 2017 4:23 PM
To: gchcomments
Cc: Brunet, Thomas (Wyden); Mark Warner for Virginia; Kaine for Virginia; Falcone, Elizabeth (Warner); Figueroa, Marvin (Warner); Molloy, Kristen (Kaine)
Subject: Hearing to Consider the Graham-Cassidy-Heller-Johnson Proposal, Monday, September 25, 2017, 2:00 PM
Attachments: graham-cassidy letter to senate finance 9-24-17.pdf

Senator Hatch and members of the Senate Finance Committee,

I am sending the attached letter to you electronically due to its time sensitivity, and I am also sending you a hard copy through the US Mail.

Thank you for your consideration.

Marilyn Adams
Yorktown, VA

Wright, Kevin (Finance)

From: Robert Rashke [REDACTED]
Sent: Sunday, September 24, 2017 4:24 PM
To: gchcomments
Subject: Comment on Graham Cassidy Healthcare Bill

Dear Healthcare Committee considering Graham Cassidy Healthcare Bill,

I am very concerned about the impact that the passage of the Graham Cassidy Healthcare Bill would have on accessibility and affordability of healthcare coverage. I am concerned that this bill does not address the causes of the high health insurance premiums that citizens are facing and would continue to face. I am 59 and receive a subsidy under the Affordable Care Act which enables me to afford my health insurance and remain healthy. To me it seems inconsistent to have the States manage their healthcare system individually when Medicare exists which is a federal program and largely impacts reimbursements and health insurance costs. I would prefer that a bipartisan effort be made to reform our healthcare system and address the real issues that lead to high insurance premiums nationwide. The Federal government has created the problems that cause healthcare costs to be high and the federal government should fix these issues. I have attached an analysis of this bill from AARP below which you may want to read.

Thank you,

Robert Rashkes
West Orange, New Jersey

Latest Senate Health Care Bill Revives Age Tax for Older Americans

Insurance premiums and out-of-pocket costs would soar and Medicaid funding would be slashed

by Dena Bunis, **AARP**, September 20, 2017|Comments: 67



GETTY IMAGES

The bill backed by Republican Sens. Lindsey Graham (S.C.) and Bill Cassidy (La.) would pass much of the authority over health care to the states.

Wright, Kevin (Finance)

From: [REDACTED] on behalf of Mickey Adair [REDACTED]
Sent: Sunday, September 24, 2017 4:23 PM
To: gchcomments
Subject: Health care

Those of you who vote to remove your fellow citizens from access to affordable health care will have your grandchildren to answer to. Remember your name, and their's, will be there for all to see.

--
Mickey Adair
Available Light Photography
[REDACTED]
Tallahassee, Florida 32315
[REDACTED]

Wright, Kevin (Finance)

From: Renee Rockwood <[REDACTED]>
Sent: Sunday, September 24, 2017 4:00 PM
To: gchcomments
Subject: Graham Cassidy

To Whom It May Concern,

I urge all senators to vote against the proposed changes to the Affordable Care Act. Among many reasons, I have a niece who was born with a rare disease and she would meet her lifetime cap very quickly, placing her health at risk and her parents in a dire financial situation. Please vote against this bill! We need to provide affordable healthcare for everyone.

Thank you,
Renee Rockwood
New Jersey

Wright, Kevin (Finance)

From: Bobbie Neuman [REDACTED]
Sent: Sunday, September 24, 2017 4:23 PM
To: gchcomments
Subject: PLEASE vote against Cassidy-Graham Bill

We CANNOT have the Cassidy-Graham bill. I am particularly concerned that it eliminates protection for people with pre-existing conditions. I have a wonderful grandson who has a liver condition. Need I say more

I am concerned because it destroys Medicaid by turning it into a capped system

I am concerned because it enacts a total prohibition on any covered plans from offering abortion coverage.

I am trying to simplify this but could write lots more.

The adjustments and changes should be discussed and resolved in bipartisan OPEN committee meetings.

Rosalind Neuman
5802 Cedar Pkwy
Chevy Chase, MD 220815

Wright, Kevin (Finance)

From: Lidija Geest [REDACTED]
Sent: Sunday, September 24, 2017 4:23 PM
To: gchcomments
Subject: Healthcare

Good afternoon-

As an adult with preexisting conditions, the wife/daughter/sister/friend/ neighbor/etc and as a parent of an adult child with pre-existing conditions, we rely on quality, affordable healthcare under the ACA. Because of this, I oppose the Graham-Cassidy bill. I would like to see a bipartisan Congressional effort to improve the ACA, not repeal it. There are fixes and a real bi-partisan effort is what is required.

As a social worker of over a decade in my state, we desperately need Medicaid funding. Medicaid saves lives. By cutting this funding, you might feel you're saving this money, but you're only passing it on to the consumer, hospitals and sometimes eventually back to Medicaid and Medicare if untreated conditions lead to a disability. People before profits. People before corporate welfare. People above all.

As a woman, seeing a building full of men making cuts that affect women's healthcare makes me sick. Watching people who claim to be pro life cutting services to prenatal care is disgusting, especially with the United States abysmal and unacceptable maternal death rates. You should be ashamed of yourself. Women are the reason you are here. Women are the reason humanity continues. Moreover, I see no cuts to anything related to your sexual performance issues. Women's lives are taking a back seat to grandpa's boner.

Additionally, as a resident of a rural state, repeal or lack of real support for the ACA will devastate the health care situation for rural Iowans and the small community hospitals that support them.

My senator Grassley said he has ten reasons to vote no, but will vote yes anyway. Senator Ernst as usual is pretending to be undecided, but we all know she doesn't care about Iowans or the thousands of vets this would affect. I thank those senators with the conscience to vote no.

Sincerely,
Lidija Geest
Davenport, Iowa

Wright, Kevin (Finance)

From: Bonnie Smith [REDACTED]
Sent: Sunday, September 24, 2017 4:23 PM
To: gchcomments
Subject: Hearing to Consider the Graham-Cassidy-Heller-Johnson Proposal- Sept. 25, 2017

B.Smith
3605 Cool Crest Drive
Jefferson MD. 21755

This proposal is Trumpcare. Trumpcare is Deathcare.

It will cut \$300 billion from the ACA.

It would gut Medicaid and take insurance away from tens of millions of Americans , and bring back preexisting conditions discrimination. Tens of thousands of Americans will die.

Senators Graham, Cassidy, Heller and Johnson have blatantly lied to the American people and their colleagues concerning the contents of this bill! Trump has threatened and bribed Republican Senators who might oppose it. All to fulfill a campaign promise! All to undo what President Obama has done. Despicable!

This bill is inhuman and immoral.

Please don't let this bill pass.

Thank you,
B. Smith

Sent from my iPad

Wright, Kevin (Finance)

From: Stephen Hatcher <[REDACTED]>
Sent: Sunday, September 24, 2017 4:22 PM
To: gchcomments
Subject: Kill the bill

A mockery of the bipartisan American model, a travesty of legislation that has not been analyzed by the CBO, an unserious policy rushed to claim victory by senatorial chicanery with no input from the millions of citizens it will grievously injure—KILL THIS BILL

Stephen Hatcher

Sent from my iPad

Wright, Kevin (Finance)

From: Kim Parsons [REDACTED]
Sent: Sunday, September 24, 2017 4:22 PM
To: gchcomments
Subject: Graham-Cassidy Bill

I am completely opposed to the Graham-Cassidy bill. Members of my family, friends, and neighbors rely on our current laws for their health care. It would be wrong to undercut three aspects of our current law--no life-time limits, no denial based on pre-existing conditions, and coverage for children into their twenties. Medicare and medicaid are vital services for the most vulnerable members of our communities, and it is wrong to undermine these systems. My elderly, widowed mother relies on medicaid; my great-nephew has cystic fibrosis and has very expensive medical needs.

Countries all over the world have solved this puzzle, and their citizens live healthier, longer lives due to universal health care which does not bankrupt anyone. I would like to see the Senate and the House work in a bipartisan fashion, in coordination with major stake holders and experts, in regular order, to improve our health care system, bring down costs, and guarantee that ALL of us have health care. The Graham-Cassidy bill is not the solution and would actually put many people at risk.

Thank you,

Dr. Kim Parsons
Etlan, VA

Wright, Kevin (Finance)

From: Cheryl Werber [REDACTED]
Sent: Sunday, September 24, 2017 4:21 PM
To: gchcomments
Subject: Graham-Cassidy Hearing

My family and I rely on quality, affordable healthcare. Because of this, I strongly oppose the Graham-Cassidy bill. My story with pre-existing condition concerns Diabetes. My husband, who is currently undergoing rehab for his knees depends on affordable healthcare. My friends rely heavily on affordable healthcare for their cancer diagnosis and bipolar depression. My parents rely heavily on affordable healthcare for my mother's breast cancer survival and my father's dialysis. I would love to see a bipartisan Congressional effort to improve the ACA, not repeal it.

Sincerely,

Cheryl Werber

Pittsburgh, PA

Wright, Kevin (Finance)

From: Judith Simpson [REDACTED]
Sent: Sunday, September 24, 2017 4:21 PM
To: gchcomments
Subject: Graham Cassidy Hearing

I have a friend who is in her fifties, and is either bedridden or moved only by wheelchair. She has no Social Security. She is a widow. She is teacher and inspiration to many others; and she is dependent upon having a helper during the day. If this bill passes, she will have NO PLACE TO TURN. Her parents are very old and far away and unable to help. She is an AMERICAN. She is only one example of many in my county who will be unable to function without help from her government...to which she has contributed for many years.

I am eighty with Social Security from my late husband, BUT I have no "nest egg" Will I die alone and without health care? There are those in my county who are younger and with children to raise. Will we lose the future of this country by ignoring them?

Do not pass this unjust and poorly created bill. Please

Judith Simpson
[REDACTED]
Belfast Maine 94915
Waldo County Maine

Wright, Kevin (Finance)

From: Sarah Jakle [REDACTED]
Sent: Sunday, September 24, 2017 4:20 PM
To: gchcomments
Subject: Please stop the Graham Cassidy bill

As someone with bipolar disorder, the fact that this bill would allow states to opt out of mental health parity is terrifying. I am only sane because of my medications. One of those medications alone is \$2600 without insurance, which I could never afford. Without my medications, who I am as a person would be obliterated. It's difficult to describe if you haven't had mental illness, but who you are is murdered.

Without the requirement for mental health parity, I could not afford my medications, let alone any necessary hospitalization. Instead of being able to write this email to you, as I sit petting my dogs on the couch, I would be rocking back and forth sobbing hysterically. And that would be my life. If you pass this bill, not only will there be many suicides as peoples lives become not possible to live, but even more people will simply die inside. Please do not force us into this hell. It is unbearable, and to be forced into it simply because our insurance will not cover our medications is not something I believe you would wish on anyone. You have in your power to protect or destroy us. Please choose to protect.

Thank you.

Sarah Jakle

Wright, Kevin (Finance)

From: Bonnie Kerker <[REDACTED]>
Sent: Sunday, September 24, 2017 4:20 PM
To: gchcomments
Subject: Public Testimony for Monday's Graham-Cassidy hearing

To Whom it May Concern:

My family relies on quality, affordable healthcare. Because of this, I oppose the Graham-Cassidy bill. My husband and I are raising 2 children and rely on the affordability of healthcare to insure that they grow up living happy, healthy lives and able to reach their full potential. That's what this country is supposed to be all about. We owe it to ALL Americans to provide affordable healthcare so that EVERYONE has that same opportunity.

I would like to see a bipartisan Congressional effort to improve the ACA, not repeal it.

Sincerely,

Bonnie Kerker
Brooklyn, NY

Wright, Kevin (Finance)

From: Julia Erickson [REDACTED]
Sent: Saturday, September 23, 2017 7:56 AM
To: gchcomments
Subject: Vote NO on Graham-Cassidy

This ill conceived bill ignores the will of the people to have health insurance that doesn't penalize people for having preexisting conditions, among other things. Let it die.

Julia Erickson
[REDACTED]
Maplewood NJ 07040

Sent from my iPad

Wright, Kevin (Finance)

From: Chris Norloff [REDACTED]
Sent: Sunday, September 24, 2017 4:20 PM
To: gchcomments
Cc: warner@senate.gov
Subject: save the Affordable Care Act

Please save the Affordable Care Act. Save our health insurance.

Thank you,
Chris Norloff
[REDACTED]
Falls Church, VA 22046

Wright, Kevin (Finance)

From: Jessie Amadio [REDACTED]
Sent: Sunday, September 24, 2017 4:19 PM
To: gchcomments
Subject: PA Family Harmed by Graham-Cassidy Bill

Title Of Hearing: Graham-Cassidy Bill Hearing
Date of the Hearing: September 25, 2017

Jessie Amadio
[REDACTED]

Le Raysville, PA 18829

Dear Members of the Finance Committee:

I am writing to express my strong opposition to the Graham-Cassidy Health Care Bill.

I am lucky enough to come from a successful middle class family. I say this to indicate that we are not usually very vulnerable to policy shifts, but in the case of this so-called "care" bill, my family has something to lose.

My little sister Rae Anne has been severely disabled her entire life by Rett Syndrome. She can not communicate or care for herself in any way. She relies entirely on Medicaid. This bill could devastate her in (at least) two key ways: block grant funding that redistributes money from our state (PA) to states that didn't opt into the Medicaid expansion and generally defund the program over the next decade will mean my sister could loose critical services. She requires constant at home care, thousands of dollars monthly in medication, day-schooling and transportation, and frequent, long hospital stays. As overall funding drops, the life-improving and life-saving support that makes her life worth living will inevitably reduce.

Secondly, this bill introduces a per-person cap on Medicaid funding. Because of the services just listed, my sister could very likely hit the cap. If this were to happen, if her coverage was cut off, loosing her medication or funding during a hospitalization emergency would mean death. She would die.

My mother is a stay-at-home mom (no employer insurance since my dad retired) who will need to buy new coverage on the individual market until she is old enough for Medicare. She has more pre-existing conditions than you could shack a stick at. This bill will let insurance companies raise her premiums indiscriminately. Living on retirement income will make paying for their much increased new premiums, without assistance subsidies, impossible.

My other sister works as a Occupational Therapist. A large percentage of her clients rely on Medicaid. Before the ACA and Medicaid Expansion, therapy coverage in PA was so bad that patients would move to New Jersey to get the care they needed. My sister's job security- not to mention the health of her patients- is at risk from this bill.

As for myself, I believe strongly that Planned Parenthood is a critical organization that provides important sexual healthcare to families of all means. Reproductive health is as fundamental to our general well-being as any other area of care. Attempts to defund it are purely ideological and prioritize extreme religious views over the rights and lives of everyday Americans.

I would like the record to state that America's Senators easily agree it hundreds of billions in military spending, but pinch pennies on the care of it's own people. I want the record to state that the American people do not agree. My parents livelihood, my sister's life should not be a line item in a budget, not casualties of a partisan war. NO on Graham-Cassidy.

Regards,

Jessie Amadio

Wright, Kevin (Finance)

From: Patrick Garrett [REDACTED]
Sent: Saturday, September 23, 2017 5:41 PM
To: gchcomments
Subject: Graham Cassidy bill

Dear Congressmen,

Before the ACA, my wife and I were denied health insurance due to us both having pre-existing conditions. The insurance broker would not even sell us catastrophic high deductible coverage. They simply said you are just uncovered. Since then I have gotten hired at a company and my family and I are covered through my job's benefit plan. However, I don't want us to go back that kind of cruel and unjust healthcare system. Please vote no on this bill and work to cover everyone at a lower cost.

Sincerely,

Patrick Garrett
Brookfield, IL

Sent from my iPhone

Wright, Kevin (Finance)

From: Terry Folen [REDACTED]
Sent: Sunday, September 24, 2017 4:19 PM
To: gchcomments

My family relies on quality, affordable healthcare. Because of this, I oppose the Graham-Cassidy bill. My story with pre-existing is that I have a daughter who has an eating disorder. She went through a very hard time at age 14. I don't think she should be precluded from getting affordable insurance because of a problem

When she was 14. I would like to see a bipartisan Congressional effort to improve the ACA, not repeal it.

Sincerely, Terry Folen

Portland, Oregon

Wright, Kevin (Finance)

From: Lee Englander [REDACTED] on behalf of Lee Englander
<englanders@sbcglobal.net>
Sent: Sunday, September 24, 2017 4:19 PM
To: gchcomments
Subject: comments

As the parent of an adult with a disability, I oppose this bill because it caps the spending allocated for Medicaid, placing additional burden on states.
I also oppose charging people with pre-existing conditions more for their health insurance.
I believe that it is unethical and immoral to make it so difficult for those with the greatest needs.
I also would not support any bill from any side of the aisle that does not address the ridiculously high cost of prescription drugs for people in this country.

Sincerely,
Lee Englander
[REDACTED]
White Plains, NY 10605
[REDACTED]

Wright, Kevin (Finance)

From: Robin Torner [REDACTED]
Sent: Sunday, September 24, 2017 4:11 PM
To: gchcomments
Subject: PLEASE work together

As a teacher, I ask that you think about lessons learned in grade school: be nice (no name calling) and solve differences by working together. I was so thankful when the Affordable Care Act was passed. It saved my family financially and allowed our children to "launch." Two of our three children had pre-existing conditions. Our youngest was able to stay on our health insurance the year between grad school and acceptance into medical school. Yes, it's not a perfect system, a belief held by many in both parties. But "don't throw out the baby with the bath water"...take what's working in the Affordable Care Act and change what isn't. Figure that out TOGETHER.

PLEASE work together to come up with a solution TOGETHER.

Thank you,
Robin Torner

[REDACTED]
Iowa City, Iowa 52246

Wright, Kevin (Finance)

From: hockey girl [REDACTED]
Sent: Sunday, September 24, 2017 4:19 PM
To: gchcomments
Subject: Pre existing conditions

Please explain to me how this bill will protect my 16 year old daughter, a type 1 diabetic, when CA will LOSE money in the assigning of block grants? Or when she can no longer be covered by my insurance?

Laury Kelly

Sent from my iPhone

Wright, Kevin (Finance)

From: Golden Carter [REDACTED]
Sent: Sunday, September 24, 2017 4:18 PM
To: gchcomments
Subject: Healthcare is a human right

To whom it may concern,

I am submitting this statement in opposition to the Graham Cassidy healthcare bill because my mother is sick. She cannot work and does not qualify for Medicaid. My mother fits into the "fallen through the cracks" category for health care. She cannot afford to pay for ACA health care and as I said, was denied Medicaid. Because of this, she is uninsured and cannot get medical care at all. If this bill passes, she will *never* be able to get care. However, if the ACA is improved instead to cover all Americans, my mother will not die early. She will not live the rest of her life suffering. The sad thing is that all she needs is surgery and she will no longer be sick. No one should have to suffer from a treatable illness. Wealth should not determine health. Please, save and improve the ACA for my mother. Please.

Regards,

Golden Carter

Wright, Kevin (Finance)

From: claire bateman <[REDACTED]>
Sent: Sunday, September 24, 2017 4:16 PM
To: gchcomments
Subject: healthcare testimonial in body of message AND attached
Attachments: letter.docx

Graham-Cassidy Bill Hearing

September 25, 2017

Claire Jeanne Bateman

[REDACTED]

Dear Finance Committee,

At the age of 61, I have six serious pre-existing conditions, including an aggressive pre-cancerous one which must be continually monitored—I've had two surgeries for it already and am scheduled for another on Oct. 4. I don't know what I would have done without the ACA, since I was turned down by several insurance companies and the one that took me charged me over 700.00 a month to not treat me for my conditions! I have several neighbors who are in similar health situations but don't have working computers to type up their letters to you. We are all panicked. I'm appalled that my senator, Lindsay Graham, cares so little for his constituents. We all know what happens when these decisions "are left to the states."

Thank you,

Claire Bateman

Wright, Kevin (Finance)

From: Robin Grandl [REDACTED]
Sent: Sunday, September 24, 2017 4:17 PM
To: gchcomments
Subject: I oppose the Graham-Cassidy bill

Dear senate leadership,

My family's and community's economic well-being depends on access to affordable healthcare. Because of this, I oppose the Graham-Cassidy bill.

In particular, one of my friends was able to stay in the workforce and start a family due to access to healthcare that was not denied to her after being diagnosed with a brain cancer that would have disqualified her as a pre-existing condition under the proposed bill.

I would like to see a bipartisan Congressional effort to improve the ACA, not repeal it. I am really interested in seeing that the "Problem Solvers" can provide to us.

Sincerely,

Robin Grandl
Durham, NC

Wright, Kevin (Finance)

From: Marni Curtis <[REDACTED]>
Sent: Sunday, September 24, 2017 4:17 PM
To: gchcomments
Subject: Graham Cassidy bill

I am strongly opposed to this bill. There are *24 million patients -- members of our communities* -- who would be harmed in the event that this bill passes and I am demanding a bipartisan solution for inadequate health care coverage in America.

Marnelle Curtis
Oak Park, Illinois

Wright, Kevin (Finance)

From: Julie Dobrow <[REDACTED]>
Sent: Sunday, September 24, 2017 4:16 PM
To: gchcomments
Subject: health care

Dear Senators,

We know too many people who have rely on quality affordable health care, or who have pre-existing conditions that would be cut off by the Graham-Cassidy bill. Furthermore, I think that an issue which affects all Americans and accounts for such a large percentage of the total US economy needs to be built in a bipartisan Congressional effort, not done behind closed doors by a few members. A bill that affects all of us needs to take into account what organizations like the American Medical Association, as well as insurance companies, have to say, and it needs to receive a CBO score so that we can assess its real and potential impact on millions of Americans.

I firmly believe that you should work to fix the ACA, not to repeal it.

Sincerely,

Julie Dobrow
Lincoln, MA 01773

Wright, Kevin (Finance)

From: Jenna Hood [REDACTED]
Sent: Sunday, September 24, 2017 4:16 PM
To: gchcomments
Subject: Oppose Graham-Cassidy-Heller

Senate Finance Committee,

I urge you to reject Graham-Cassidy in favor of the bipartisan bill the Senate HELP Committee was considering. Graham-Cassidy would cause 32 million people to lose their health coverage while destroying Medicaid and harming some of the most vulnerable members of our communities, seniors and people with disabilities. This bill would be disastrous to my family and to so many families. Please protect us.

Jennifer Hood
Phoenix, AZ

Wright, Kevin (Finance)

From: Phyllis Jean Milburn [REDACTED] on behalf of Jean Milburn [REDACTED]
Sent: Sunday, September 24, 2017 4:16 PM
To: gchcomments
Subject: Graham Cassidy Bill Hearing Monday Sept 25, 2017

My family relies on quality, affordable healthcare. Because of this, I oppose the Graham-Cassidy bill. All four members of my family have pre-existing conditions through no fault of their own. I have a degenerative disease of the bowel which will probably require future operations. My husband has had multiple surgeries for melanoma cancer. My son has severe sleep apnea and must sleep with a rebreathing device. My daughter suffers from neurological disorders and requires medication. We are living full happy lives because we can afford healthcare. Please don't ruin our future by taking it away.

I would like to see a bipartisan Congressional effort to improve the ACA, not repeal it.

Sincerely,

Phyllis Jean Milburn
[REDACTED]
Wayland MA 01778

Wright, Kevin (Finance)

From: Laura Mosedale [REDACTED]
Sent: Sunday, September 24, 2017 4:15 PM
To: gchcomments
Subject: Please listen

Dear Republican Senators, apart from Senators McCain and Collins and possibly Murkowski if she isn't bribed/bullied by the Trump.

Please attempt to serve your constituents by reaching across the aisle to work to improve the ACA, not replace it with Graham-Cassidy, which all the major health care providers and associations as well as the CBO agree will be terrible for many of our most vulnerable citizens.

I am lucky enough to live in the UK. When I moved here, I wasn't sure about the NHS. But it has been wonderful for our family. No one here goes broke because of medical bills. There aren't reams of paperwork every time you walk in to see a doctor about any matter, large or small. When my husband started his own business and I was home with our three children, we didn't need to add an enormous insurance premiums to our budget at a time of financial risk—in fact he might not even have started this business if we'd been living in the US because of the additional expense. Republicans say they care about the economy. What about the cost of health care for businesses? Single payer is the way to go.

My brother in law had stage two melanoma almost ten years ago. He is a self employed landscape gardener. He is lucky that under the ACA he can get insurance. His premiums are still too high for what he earns. But he has it. Under Graham Cassidy, he would lose out.

Improve the ACA. Don't follow the bully—do the right thing.

Sincerely yours,

Laura Mosedale
A voter from Connecticut living in the UK

Wright, Kevin (Finance)

From: Ashley Johnson [REDACTED]
Sent: Sunday, September 24, 2017 4:15 PM
To: gchcomments
Subject: No to Graham-Cassidy

Stop trying to take healthcare away from millions. No to Graham- Cassidy healthcare bill.

Ashley,
Florida



ACHD
ASSOCIATION OF CALIFORNIA
HEALTHCARE DISTRICTS

September 22, 2017

The Honorable Orrin G. Hatch, Chairman
Senate Committee on Finance
Attn. Editorial and Document Section
Rm. SD-219
Dirksen Senate Office Bldg.
Washington, DC 20510-6200

SUBJECT: Cassidy-Graham-Heller-Johnson Proposal – OPPOSE

Dear Senator Hatch:

The Association of California Healthcare Districts (ACHD) is writing to express our respectful opposition to the Cassidy-Graham-Heller-Johnson proposal.

ACHD represents 79 Healthcare Districts throughout California, in both urban and rural settings. The Districts offer a variety of services aimed at improving community health including acute hospital care, public health services, ambulance services, primary care clinics, dental clinics, nutritional counseling, and long-term care/skilled nursing. In many instances, Healthcare Districts are the sole source of health care in the community – serving as an integral part of the safety net for the State’s uninsured and underinsured.

There are 39 District Hospitals spanning 28 counties across California. These hospitals are heterogeneous, varying significantly in size (from approximately 3 to 500 beds) and in the range of services provided. Many of these hospitals serve rural and semi-rural populations, with 20 designated critical access hospitals. More than a third of the hospitals provide over 30 percent of their care to low-income Californians, with some facilities treating as many as 50 percent low-income Californians. While California Healthcare Districts are incredibly diverse in their geography and service provision, they will all be harmed by the dramatic cuts to Medicaid contemplated in by the proposal.


The Cassidy-Graham-Heller-Johnson proposal would replace the marketplace subsidies in Covered California and Medicaid expansion funding with a block grant. Between 2020 and 2026, the Cassidy-Graham-Heller-Johnson proposal would cut \$239 billion from what was projected to be spent under current law for the tax credits and expansion. After 2026, the block grant funding is eliminated altogether. Moreover, the Cassidy-Graham-Heller-Johnson proposal would convert traditional Medicaid into a per capita cap program and cut spending by another \$175 billion from 2020 to 2026. California is projected to lose \$27.8 billion in Medicaid funding by 2026, which would be a 50 percent reduction in federal funding to California. In 2027, the cuts to California would grow substantially - to nearly \$80 billion.

The Cassidy-Graham-Heller-Johnson proposal will make dramatic changes to the underlying Medicaid financing structure and alter the Medicaid program as we know it, which will impact the services provided by California Healthcare Districts. Federal Medicaid funding would be capped for children, families, seniors and persons with disabilities – profoundly impacting the 1 in 3 Californians served by Medi-Cal. There are no hidden efficiencies that California or other states can employ to address a gap of this magnitude without harming beneficiaries or imposing burden on our health care system.

Medicaid is the lynchpin of health care for California's low-income children, families, seniors and persons with disabilities. Reducing Medi-Cal funding by billions of dollars over the next decade will be devastating to Californians that Healthcare Districts serve – through our hospitals, nursing facilities, clinics and public health services.

ACHD encourages the Senate Committee on Finance to consider innovative alternatives to make Medicaid more efficient without threatening access or quality of care for those low-income Californians relying on Medi-Cal. However, ACHD is opposed to the Cassidy-Graham-Heller-Johnson amendment because it will destabilize health care delivery in California.

Sincerely,



Kenneth B. Cohen
Chief Executive Officer

cc: The Honorable Diane Feinstein, United States Senator
The Honorable Kamala Harris, United States Senator



SIECUS

Sexuality Information and Education
Council of the United States

September 22, 2017

Statement for the Record submitted to the Senate Committee on Finance:

Hearing to Consider the Graham-Cassidy-Heller-Johnson Proposal, Monday, September 25, 2017

Dear Chairman Hatch, Ranking Member Wyden, and members of the Senate Committee on Finance:

The Sexuality Information and Education Council of the United States (SIECUS) appreciates the opportunity to share a statement for the record with the Committee. Since its founding in 1964, SIECUS has advocated for the right of all people to the full spectrum of sexual and reproductive health services, understanding that this facet of care is critical to an individual's lifelong health and wellbeing.

Therefore, SIECUS strongly opposes the Graham-Cassidy bill as it would have a devastating impact on sexual and reproductive health for individuals, particularly those from marginalized and vulnerable communities. We are particularly troubled that the Graham-Cassidy bill would:

- Cause millions to lose health insurance coverage by eliminating tax credits that help middle class families pay for health care
- Eliminate the Medicaid expansion and gut Medicaid, making health care less accessible for women of reproductive age, particularly those living in poverty and in communities of color.
- Allow insurance companies to charge people with pre-existing conditions unaffordable, exorbitant premiums
- Strip Essential Health Benefits protections, including maternity care, no out-of-pocket cost for 18 distinct contraceptive methods, and cancer screenings
- Block federal reimbursement for health care services from Planned Parenthood, denying access to critical care for underserved and low-income people

Additionally, the process to consider this far-reaching legislation has been incredibly rushed. We do not yet have a full CBO score that tells us the full impact of the changes proposed, and we will not have that estimate before legislation comes to the Senate floor. We are seriously concerned by the lack of transparency with the discussions taking place to develop this legislation. After more than seven years and 60 votes to repeal the ACA, there is no excuse for forcing consideration of this bill without adequate time for analysis, hearings, and discussion of a CBO score.

SIECUS urges Senators to abandon all efforts to repeal the Affordable Care Act and instead focus on a bipartisan approach to stabilize health insurance markets and strengthen the ACA.

Sincerely,

Chitra Panjabi
President & CEO





Planned Parenthood Minnesota, North Dakota, South Dakota
Action Fund

RE: Hearing to Consider the Graham-Cassidy-Heller-Johnson Proposal, 09/25/17

Members of the Senate Finance Committee,

I write to you today to respectfully urge a 'no' vote on the Graham-Cassidy-Heller-Johnson bill scheduled to be heard in this committee on Monday, September 25, 2017. The Graham-Cassidy-Heller-Johnson bill will decimate federal Medicaid funding to states like Minnesota, block patients from freely accessing the health care provider of their choice and will fundamentally threaten the health and well-being of American women.

Specifically Graham-Cassidy-Heller-Johnson will:

- Result in approximately 32 million fewer Americans with health insurance coverage by 2026.¹
- “Defund” Planned Parenthood, thereby blocking 24,000 Minnesotans with Medicaid from accessing birth control, lifesaving cancers screenings and STD testing and treatment at the provider of their choice (federal Medicaid funding is never used for abortions).²
 - Nationwide, the Congressional Budget Office estimates that 390,000 women would *lose access* and up to 650,000 women could face *reduced access* to preventive care services within a year if Congress were to block all Medicaid patients from seeking care at Planned Parenthood clinics.³
 - In Minnesota, the Association of Minnesota Community Health Centers has stated that its clinics could not absorb the thousands of Planned Parenthood patients who would be forced to find care elsewhere if Planned Parenthood were defunded.⁴
 - Planned Parenthood is an essential part of Minnesota’s health care landscape, with more than half of our clinics located in rural or medically underserved area. We are an essential community provider for thousands of rural Minnesota women with limited access to primary care.
- Slash federal Medicaid funding to Minnesota by at least \$9.35 billion (a 30% reduction) by 2026⁵ - ballooning to a \$37 billion loss by 2030⁶- jeopardizing coverage for 1.2 million Minnesotans.⁷

¹ Collins, Sarah. (2017, September 20). The Commonwealth Fund. *What are the Potential Effects of the Graham-Cassidy ACA Repeal-and-Replace Bill? Past Estimates Provide Some Clues.* <http://www.commonwealthfund.org/publications/blog/2017/sep/potential-effects-of-graham-cassidy>

² Planned Parenthood Minnesota, North Dakota, South Dakota, *Family Planning Annual Report: Internal Data of Planned Parenthood Family Planning Encounters, 2016.*

³ CBO. (2015, September 16). *Cost Estimate: H.R. 3134 Defund Planned Parenthood Act of 2015.* <https://www.cbo.gov/sites/default/files/114th-congress-2015-2016/costestimate/hr3134.pdf>

⁴ Dickrell, Stephanie. (2017, August 8). St. Cloud Times. *Health Centers Can't Absorb Planned Parenthood Patients, Expert Says.*

<http://www.sctimes.com/story/news/local/2017/04/08/health-centers-cant-absorb-planned-parenthood-patients-expert-says/99842658/>

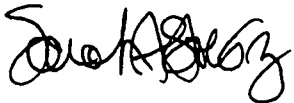
- Defund MinnesotaCare, Minnesota's Basic Health Plan, which provides subsidized health insurance for approximately 92,000 low-income, working Minnesotans.⁸
- Weaken protections for millions of Americans with pre-existing conditions, including women who have had Caesarean sections, women who are pregnant and cancer survivors.⁹
- End nationwide protections for maternity coverage, basic care coverage for women and other Essential Health Benefits.¹⁰

In short, Graham-Cassidy-Heller-Johnson is the worst bill for women's health in a generation. The policies in the bill will make it harder to prevent unintended pregnancy, harder to have a healthy pregnancy and harder to raise a family.

Doctors, hospitals, insurers, patient advocacy groups, provider organizations and state Medicaid Directors universally oppose this bill. Planned Parenthood joins these trusted organizations – including the American Medical Association, the American Hospital Association, the American Heart Association, the American Lung Association, the American Cancer Society, the March of Dimes, the Minnesota Council of Health Plans, the American Health Insurance Program, the National Association of Medicaid Directors and many more - in expressing our deep concern and opposition to this bill.

One in five American women rely on Planned Parenthood for high-quality, affordable health care. On behalf of those women, and specifically on behalf of the 67,000 patients we see at our 19 clinics across Minnesota, North Dakota and South Dakota, I again urge you to vote 'no' on this dangerous bill and instead work toward a bipartisan solution that expands access to health care for all Americans.

Thank you,



Sarah Stoesz, President
 Planned Parenthood Minnesota, North Dakota, South Dakota Action Fund
 671 Vandalia Street
 Saint Paul, Minnesota 55114

⁵ Garfield, Rachel, et al. (2017, September 21). Kaiser Family Foundation. *State-by-State Estimates of Changes in Federal Spending on Health Care Under Graham-Cassidy Bill*. <http://www.kff.org/health-reform/issue-brief/state-by-state-estimates-of-changes-in-federal-spending-on-health-care-under-the-graham-cassidy-bill/>

⁶ Howatt, Glenn and Jennifer Brooks. (2017, September 22). Star Tribune. *Latest Health Care Repeal Bill in Senate Could Cost Minnesota Billions*. <http://www.startribune.com/latest-aca-repeal-bill-in-senate-could-cost-minnesota-billions/446589333/?ref=nl&om rid=1577094601&om mid=56985033>

⁷ Minnesota Department of Human Services. *Health Care in Minnesota*. <https://mn.gov/dhs/aca-repeal/>

⁸ Ibid 6

⁹ Chen, Amy. (2017, September 19). National Health Law Program. *Top 10 Threats to Women's Reproductive Health Under the Graham-Cassidy Bill*. <http://www.healthlaw.org/publications/browse-all-publications/top-10-threats-to-womens-reproductive-health-under-graham-cassidy-bill#.WcQIErFyz4>

¹⁰ Ibid



The Honorable Orrin G. Hatch
Chairman, U.S. Senate Committee on Finance
104 Hart Office Building
Washington, DC 20510

The Honorable Ronald L. Wyden
Ranking Member, U.S. Senate Committee on Finance
221 Dirksen Senate Office Building
Washington, DC 20510

September 22, 2017

RE: Hearing to Consider the Graham-Cassidy-Heller-Johnson Proposal, September 25, 2017

Dear Chairman Hatch and Ranking Member Wyden:

The New York Immigration Coalition (NYIC), an umbrella organization representing nearly 200 groups in New York State, is a leading advocate for immigrant communities at the local, state, and national levels. Our multi-ethnic, multi-racial, and multi-sector membership base includes grassroots community organizations, nonprofit health and human services organizations, religious and academic institutions, labor unions, and legal, social, and economic justice organizations. The Health Policy program of the NYIC seeks to improve health care access, coverage, and quality for immigrant New Yorkers. In light of this mission, **the NYIC strongly opposes the Graham-Cassidy-Heller-Johnson proposal.**

We are very discouraged that instead of continuing down a bipartisan path and working on issues to improve the strength and stability of the Affordable Care Act's (ACA) Marketplaces, the sponsors of this legislation have put forward a proposal that will:

- Eliminate the financial assistance that helps low- and moderate-income families, native-born and immigrant alike, purchase health care coverage;
- End expanded Medicaid coverage that helps millions of low-income adults;
- Gut Medicaid through deep, permanent cuts that would grow over time and threaten care for millions of low-income seniors, children, and people living with disabilities and shift massive costs and risks to states;
- Jeopardize access to life-saving and effective treatments for addiction and weaken states' efforts to address the current crisis of drug overdose deaths
- Undermine essential protections for people with pre-existing conditions;
- Resurrect - *and worsen* - the devastating cuts in coverage and benefits that the American public and the majority of Congress have already rejected.

The Graham-Cassidy-Heller-Johnson proposal threatens the health and financial security of millions of Americans including older adults, children, low- and moderate-income families, people living with disabilities, veterans and people with preexisting conditions. It does nothing to improve affordability or availability of coverage for consumers and will likely result in at least 2.2 million New Yorkers losing coverage by 2027 and will undermine the financial stability of our health care system and place additional fiscal strains on our state budget. We have outlined our concerns with this proposal and the devastating impact it will have on consumers in more detail below.

Eliminates programs that serve as a lifeline for low- and moderate-income families

This proposal takes away secure coverage from millions of New Yorkers and replaces it only with the possibility of inadequate and temporary coverage. It ends the ACA's successful Medicaid expansion, which has extended coverage to nearly 1.9 million low-income adults in New York. It also eliminates the ACA tax credits that more than 143,000 low- and moderate-income New Yorkers rely on to afford coverage in the individual market. Although it replaces this funding with a block grant to states, the proposal offers no guarantee that states will provide an alternative affordable coverage option to former enrollees - and indeed the block grant is inadequate to pay for comparable benefits. From 2020 through 2026, block grant funding for New York would be \$45 billion below projected spending under current law. Regardless, the block grant ends in 2027, leaving states and former enrollees with no help whatsoever. We do not believe it is likely that Congress would reauthorize additional funds for these programs at a later date, because the funds would no longer be in the baseline of the federal budget. Congress would therefore have to identify and reauthorize a new funding stream - something that would be extremely difficult, if not impossible.

Threatens care for low-income seniors, children, consumers with substance use disorders and people living with disabilities

This proposal also threatens the care of millions of low-income seniors, children and people living with disabilities who relied on the Medicaid program even before enactment of the ACA. By capping and slashing funding for the traditional Medicaid program by 12% (\$1,079 billion) between 2020 and 2036, the per capita cap will force New York to cut payments to health care providers and health plans, eliminate optional services, and restrict eligibility for enrollment - all of which could restrict access to important health care services for Medicaid enrollees.

No eligibility category would be immune to the impacts of these cuts. Since children make up almost one-half of the Medicaid beneficiaries, they cannot possibly be protected if cuts of this magnitude are enacted. Cuts to Medicaid would also leave consumers with substance use disorders without access to the most effective treatments for addiction and to life-saving overdose medicine. Seniors and people living with disabilities would also face painful cuts, since Medicaid is the primary payer for long-term services and supports. Community-based services - the services that keep people with cognitive and physical impairments home and in their communities - are "optional" in Medicaid. The fiscal pressure created by per capita caps will likely lead states to cut back on these services, forcing seniors and people living with disabilities out of their homes and into institutions for their care. The burden will likely hit communities of color especially hard,

where Medicaid enrollment is especially high.

Pushes massive new costs onto states

All states, including New York would take on new risks and costs because this proposal converts the overall Medicaid program into a per capita cap. Under this proposal, the federal government would cap its payments to states for most enrollees, and those caps would grow more slowly than actual Medicaid expenditures, leaving New York with insufficient funding to meet its current obligations. In addition, states would be fully exposed to any unexpected health care cost increases, such as from a natural disaster, the aging population, or medical innovations. The per capita cap alone would reduce federal Medicaid spending by 12% (\$1,079 billion) by 2036.

In addition to those cost shifts, the 31 states that expanded Medicaid under the Affordable Care Act will be at risk for far deeper cuts. This proposal ends all federal matching funds for the Medicaid expansion in 2020. Some of the funds that the federal government would have spent on Medicaid expansion get rolled into the block grant, but the block grant does not make up for New York's losses because the block grant is inadequate overall. The formula redistributes funding from expansion states to non-expansion states, and it ends entirely in 2026, leaving states with no funding to replace the lost expansion funds.

Because federal dollars for Medicaid account for about 20% of state budgets, FitchRatings "believes substantial Medicaid cuts would require states to make material budget adjustments over the next decade and beyond."¹ And by pulling coverage from so many, this proposal would drive up uncompensated care costs on local communities, state budgets, safety net providers, and hospitals.

Increases premiums and out-of-pocket costs and destabilizes the individual market

By repealing the individual mandate and eliminating advanced premium tax credits and cost sharing reductions, this proposal would drive up premiums and cause insurers to exit the ACA's marketplaces. As we know from previous CBO projections, repealing the individual mandate alone would increase the number of uninsured individuals by 15 million and cause premiums to increase by 20 percent. Furthermore, by replacing the financing of the ACA's financial assistance with a block grant without any guarantee that states would direct their temporary block grant funds toward financial assistance, this proposal puts the more than 800,000 New Yorkers who currently rely on financial assistance at risk for sharply higher out-of-pocket costs and loss of coverage.

Beyond the impact of this proposal on individuals, insurers currently selling in the New York State of Health, New York State's official health plan Marketplace, would face extreme uncertainty. Because this proposal allows states to change the market reform rules under the ACA and because there are no requirements or standards for how states must use the block granted money, insurers would likely face completely unpredictable risk pools. To make up for this uncertainty, insurers would likely impose large premium increases to protect themselves from

¹ "Fitch: Latest ACA Bill Includes Medicaid Repeal and Replace Provisions for States", <https://www.fitchratings.com/site/pr/1029238>.

unpredictable claims costs or choose to exit the marketplace completely. This means that consumers who purchase coverage on the individual market would likely have fewer coverage options, much higher premiums, and no guarantee of financial assistance to shield them from increasing out-of-pocket costs.

Eliminates critical consumer protections

This proposal allows states to eliminate one of the most popular and important consumer protections under the ACA - the prohibition on charging higher premiums based on a person's health status or a preexisting condition. This means that in states that choose to eliminate this requirement, insurers could charge individuals with even relatively mild pre-existing conditions thousands of dollars above standard rates to obtain the same coverage as someone without a preexisting condition. Additionally, this proposal allows states to waive the requirement that insurers cover essential health benefits including mental health services, substance abuse treatments and maternity care. This could lead to discrimination against segments of the population (e.g., women, older adults, LGBT community) or consumers with specific chronic conditions (e.g. mental health or substance use disorders). This could return us to a time when insurers only covered short-term, minimal treatment for mental health or substance use disorders, if they covered it at all. Before the ACA, almost half of plans in the individual market excluded addiction treatment.

Lacks transparency and opportunity for meaningful input

We believe that everyone should have a say in the decisions that affect their health. With only one hearing scheduled days before a possible vote, and without a full CBO score to properly evaluate the budgetary and coverage loss impacts, it is impossible to have an open and deliberative process that would allow for a true evaluation of and meaningful input on the policies in this proposal that would affect millions of people and one sixth of the US economy. We encourage a return to "regular order," as requested by many members of the Senate and supported by the American public, which would require the opportunity for stakeholders, including industry experts, providers, consumers, and state policymakers to weigh in.

For more information, please contact Max Hadler at mhadler@nyic.org or (212) 627-2227 ext. 250, or Claudia Calhoun at ccalhoon@nyic.org or (212) 627-2227 ext. 249.

Wright, Kevin (Finance)

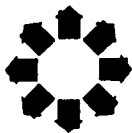
From: Nicole Braccio [REDACTED]
Sent: Thursday, September 21, 2017 4:46 PM
To: gchcomments
Cc: Rebecca Kirch
Subject: NPAF Letter on GCHJ Proposal
Attachments: NPAF Letter to Senate Committee on Finance.pdf

Good afternoon,

Please find attached National Patient Advocate Foundation's testimony for inclusion in the Senate Committee on Finance hearing of the Graham-Cassidy-Heller-Johnson proposal on September 25, 2017. I'm happy to answer any questions or provide additional details and can be reached at [REDACTED]

Sincerely,
Nicole Braccio

Nicole Braccio, PharmD
Policy Director
National Patient Advocate Foundation
[REDACTED]



Community VNA.

[REDACTED]
Attleboro, Massachusetts 02703
[REDACTED]
[REDACTED]

September 21, 2017

Dear Chairman Hatch and Ranking Member Wyden:

We write to voice our extreme opposition to the Graham-Cassidy-Heller-Johnson proposal. We are very discouraged that instead of continuing down a bipartisan path and working on issues to improve the strength and stability of the Affordable Care Act's (ACA) marketplaces, the sponsors of this legislation have put forward a proposal that will:

- Eliminate the financial assistance that helps low- and moderate-income families purchase health care coverage;
- End expanded Medicaid coverage that helps millions of low-income adults;
- Gut Medicaid through deep, permanent cuts that would grow over time and threaten care for millions of low-income seniors, children, and people living with disabilities and shift massive costs and risks to states;
- Jeopardize access to life-saving and effective treatments for addiction and weaken states' efforts to address the current crisis of drug overdose deaths
- Undermine essential protections for people with pre-existing conditions;
- Resurrect - *and worsen* - the devastating cuts in coverage and benefits that the American public and the majority of Congress have already rejected.

The Graham-Cassidy-Heller-Johnson proposal threatens the health and financial security of millions of Americans including older adults, low-and moderate-income families, people living with disabilities, veterans and people with preexisting conditions. It does nothing to improve affordability or availability of coverage for consumers and will likely result in approximately 665,000 Massachusetts residents losing coverage by 2027 and will undermine the financial stability of our health care system and place additional fiscal strains on our state budget.¹ Below we've laid out in more detail our concerns with this proposal and the devastating impact it will have on consumers.

Eliminates programs that serve as a lifeline for low- and moderate-income families.

This proposal takes away secure coverage from millions, and replaces it only with the possibility of inadequate and temporary coverage. It ends the ACA's successful Medicaid expansion, which has extended coverage to nearly 12 million newly eligible low-income adults. It also eliminates the ACA tax credits that 10 million low- and moderate-income people rely on to afford coverage in the individual market. Although it replaces this funding

¹ Center for American Progress, "Coverage Losses by State Under the Graham-Cassidy Bill to Repeal the ACA", <https://www.americanprogress.org/issues/healthcare/news/2017/09/20/439277/coverage-losses-state-graham-cassidy-bill-repeal-aca/>.

with a block grant to states, the proposal offers no guarantee that states will provide an alternative affordable coverage option to former enrollees - and indeed the block grant is inadequate to pay for comparable benefits. From 2020 through 2026, block grant funding would be at least 7% (\$95 billion) below projected spending under current law, including a \$5-\$8 billion loss in federal funding to Massachusetts.² Regardless, the block grant ends in 2027, leaving states and former enrollees with no help whatsoever. We do not believe it is likely that Congress would reauthorize additional funds for these programs at a later date, because the funds would no longer be in the baseline of the federal budget. Congress would therefore have to identify and reauthorize a new funding stream – something that would be extremely difficult, if not impossible.

Threatens care for low-income seniors, children, consumers with substance use disorders and people living with disabilities.

This proposal also threatens the care of millions of low-income seniors, children and people living with disabilities who relied on the Medicaid program even before enactment of the ACA. By capping and slashing funding for the traditional Medicaid program by 12% (\$1,079 billion) between 2020 and 2036, the per capita cap will force Massachusetts to cut payments to health care providers and health plans, eliminate optional services, and restrict eligibility for enrollment - all of which could restrict access to important health care services for Medicaid enrollees.

No eligibility category would be immune to the impacts of these cuts. Since children make up almost one-half of the Medicaid beneficiaries, they cannot possibly be protected if cuts of this magnitude are enacted. Cuts to Medicaid would also leave consumers with substance use disorders without access to the most effective treatments for addiction and to life-saving overdose medicine. And seniors and people living with disabilities would also face painful cuts, since Medicaid is the primary payer for long-term services and supports. Community Based Services - the services that keep people with cognitive and physical impairments home and in their communities - are “optional” in Medicaid. The fiscal pressure created by per capita caps will likely lead states to cut back on these services, forcing seniors and people living with disabilities out of their homes and into institutions for their care. And the burden will likely hit communities of color especially hard, where Medicaid enrollment is especially high.

Pushes massive new costs onto states.

All states, including Massachusetts, would take on new risks and costs because this proposal converts the overall Medicaid program into a per capita cap. Under this proposal, the federal government would cap its payments to states for most enrollees, and those caps would grow

² Avalere, “Graham-Cassidy-Heller-Johnson Bill Would Reduce Federal Funding to States by \$215 Billion”, <https://www.americanprogress.org/issues/healthcare/news/2017/09/20/439277/coverage-losses-state-graham-cassidy-bill-repeal-aca/>.

more slowly than actual Medicaid expenditures, leaving Massachusetts with insufficient funding to meet its current obligations. In addition, states would be fully exposed to any unexpected health care cost increases, such as from a natural disaster, an aging population or medical innovations. The per capita cap alone would reduce federal Medicaid spending by 12% (\$1,079 billion) by 2036.

On top of those cost shifts, the 31 states that expanded Medicaid under the Affordable Care Act will be at risk for far deeper cuts. This proposal ends all federal matching funds for the Medicaid expansion in 2020. Some of the funds that the federal government would have spent on Medicaid expansion get rolled into the block grant, but the block grant doesn't make up for Massachusetts' losses because the block grant is inadequate overall, the formula favors non-expansion states (it redistributes funding from expansion to non-expansion states), and it ends entirely in 2026, leaving states with no funding to replace the lost expansion funds.

Because federal dollars for Medicaid account for about 20% of state budgets, Fitch Ratings "believes substantial Medicaid cuts would require states to make material budget adjustments over the next decade and beyond."³ And by pulling coverage from so many, this proposal would drive up uncompensated care costs on local communities, state budgets, safety net providers, and hospitals.

Increases premiums and out-of-pocket costs and destabilizes the individual market.

By repealing the individual mandate and eliminating advanced premium tax credits and cost sharing reductions, this proposal would drive up premiums and cause insurers to exit the ACA's marketplaces. As we know from previous CBO projections, repealing the individual mandate alone would increase the number of uninsured individuals by 15 million and cause premiums to increase by 20 percent. Furthermore, by replacing the financing of the ACA's financial assistance with a block grant without any guarantee that states would direct their temporary block grant funds toward financial assistance, this proposal puts Massachusetts residents who currently rely on financial assistance at risk for sharply higher out-of-pocket costs and coverage loss.

Beyond the impact of this proposal on individuals, insurers currently selling in the Health Connector would face extreme uncertainty. Because this proposal allows states to change the market reform rules under the ACA and because there are no requirements or standards on how states must use the block granted money, insurers would likely face completely unpredictable risk pools. To make up for this uncertainty, insurers would likely impose large premium increases to protect themselves from unpredictable claims costs or choose to exit the marketplace completely. This means that consumers who purchase coverage on the individual market would likely have fewer coverage options, much higher premiums and no guarantee of financial assistance to shield them from the increasing out-of-pocket costs.

³ "Fitch: Latest ACA Bill Includes Medicaid Repeal and Replace Provisions for States", <https://www.fitchratings.com/site/pr/1029238>.

Eliminates critical consumer protections.

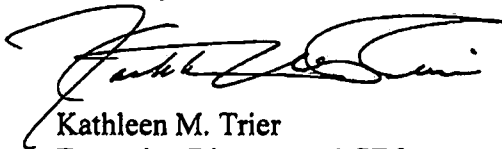
This proposal allows states to eliminate one of the most popular and important consumer protections under the ACA - the prohibition on charging higher premiums based on a person's health status or a preexisting condition. This means that in states that choose to eliminate this requirement, insurers could charge individuals with even relatively mild pre-existing conditions thousands of dollars above standard rates to obtain the same coverage as someone without a preexisting condition. Additionally, this proposal allows states to waive the requirement that insurers cover essential health benefits including mental health services, substance abuse treatments and maternity care. This could lead to discrimination against segments of the population (e.g., older adults, LGBT community) or consumers with specific chronic conditions (e.g. mental health or substance use disorders). For example, this could return us to a time when insurers only covered short-term, minimal treatment for mental health or substance use disorders, if they covered it at all. Before the ACA, almost half of plans in the individual market excluded addiction treatment.

Lacks transparency and opportunity for meaningful input.

We believe that everyone should have a say in the decisions that affect their health. With only one hearing scheduled days before a possible vote, and without a full CBO score to properly evaluate the budgetary and coverage loss impacts, it is impossible to have an open and deliberative process that would allow for a true evaluation of and meaningful input on the policies in this proposal that would affect millions of people and one sixth of the US economy. We encourage a return to "regular order," as requested by many members of the Senate and supported by the American public, which would require the opportunity for stakeholders, including industry experts, providers, consumers and state policymakers to weigh in.

Thank you for the opportunity to submit comments in strong opposition to the Graham-Cassidy-Heller-Johnson health care proposal. This legislation would have extremely detrimental impacts on millions of Americans and hundreds of thousands of Massachusetts residents. We are hopeful this legislation will not move forward.

Sincerely,



Kathleen M. Trier
Executive Director and CEO

CC: Senator Elizabeth Warren
Senator Edward Markey

NPAF

National Patient Advocate Foundation

September 21, 2017

The Honorable Orrin Hatch
Chairman, Senate Committee on Finance
United States Senate
Washington, DC 20510

The Honorable Ron Wyden
Ranking Member, Senate Committee on Finance
United States Senate
Washington, DC 20510

Re: Hearing to Consider the Graham-Cassidy-Heller-Johnson-Proposal, September 25, 2017

Dear Chairman Hatch, Ranking Member Wyden, and Members of the Committee,

National Patient Advocate Foundation (NPAF) is writing to express our opposition to the Graham-Cassidy-Heller-Johnson proposal, a substitute to H.R.1628 that would repeal and replace the current health care law. NPAF represents the voices of millions of adults, children and families coping with serious and chronic illnesses nationwide as the advocacy affiliate of Patient Advocate Foundation (PAF). PAF provides direct case management and other patient assistance services to thousands of primarily low-income patients and caregivers each year across the country. More than half (54 percent) of patients served earned a household income of \$23,000 or less per year in 2016¹, many of whom experience distressing financial, employment, insurance coverage, or material hardships as a result of their health conditions.

PAF case managers have seen first-hand the effects of financial and other hardships as a result of barriers to accessing vital health care and support services seriously and chronically ill adults and children need, including cutting out other household expenses (65%), inability to pay utility bills (42%), and inability to afford groceries (39%)². The proposal as written eliminates Medicaid expansion and also represents billions of dollars in cuts to other essential public programs, along with the potential to strip important patient protections, such as the prohibition on discrimination based on a preexisting condition, as well as roll back essential health benefits. We believe these changes are detrimental to the progress we've made as a society in securing adequate, affordable insurance coverage that promotes access to quality care for all people living in the United States. Accordingly, NPAF does not support this legislation.

While the Graham-Cassidy proposal does not formally repeal the prohibition on discriminating against preexisting conditions, states would have broad waiver abilities that could allow insurers to charge more for premiums based on health status, age, or waive the essential health benefits and medical loss ratio requirements leading to further inequities in healthcare across the country. From our perspective, the proposal only provides insurers and administrators more flexibility, and does so at the expense of millions of vulnerable patients and families confronting health conditions. While we do not have a score from the Congressional Budget Office (CBO) that quantifies the impact of the proposal on these

¹ Patient Advocate Foundation. Internal Data. Demographics of PAF Case Management Patients. 2016.

² Patient Advocate Foundation. Patient Data Analysis Report. 2015. http://www.patientadvocate.org/pdar/2015_PDAR.pdf

individuals, we know based on previous CBO estimates that the bill would be catastrophic for patients, especially those with preexisting conditions, along with their families and caregivers.

NPAF stands ready to work with Congress and other healthcare stakeholders in identifying effective solutions for our patients, your constituents, and the broader healthcare community. Please contact Nicole Braccio, Policy Director, [REDACTED] if NPAF can provide any additional details or assistance.

Respectfully submitted,



Rebecca A. Kirch
EVP Health Care Quality and Value
National Patient Advocate Foundation



Ms. Lynsey Griswold

[REDACTED]
Missoula, MT 59801
[REDACTED]

September 21, 2017

Senate Committee on Finance
Senate Office Building
219 Dirksen
Washington, DC 20510-6200

RE: Hearing to Consider the Graham-Cassidy-Heller-Johnson Proposal, September 25, 2017

To whom it may concern:

I implore you to reject the Graham-Cassidy proposal. Should it become law, my life will be entirely upended, my health will plummet, and I will be left in a horrible situation—like millions of other Americans.

I am writing to you from Montana, where I was born and diagnosed with rheumatoid arthritis at 13 months of age. Unsure of how to proceed with an infant with a degenerative autoimmune disease, my parents moved to Pennsylvania to be closer to their families within months of my diagnosis. Growing up on the East Coast was difficult for me, as the humidity there caused my already painful joints to swell intermittently. I desperately wanted to move back to Montana, where it was dry. By the time I was in college, I had lost mobility in both hands, been banned from playing sports, and was taking two injectible medications that demolished my immune system, made me constantly dizzy, short of breath, and fatigued.

My disease has never gone into remission. I have had to be constantly medicated for as long as I can remember. These medications—and the specialists who can prescribe them for me—are expensive. Although I have been in poor health my entire life, plagued by a disease that causes constant fatigue (and which is medicated by drugs that cause further fatigue), my only option for paying for my health care had always been to work a full-time job that provided excellent health benefits. As such, I worked in mainstream book publishing in New York City for many years. I loved the work, but living in a major city with its hustle and bustle, humidity, and high cost of living took its toll on my health. I was sick all the time because my medications suppressed my immune system. I was always on antibiotics for minor infections my body couldn't fight, which wreaked havoc on my body.

But I knew there was no way I could afford to leave the city, or my job, and afford health insurance. I was, like so many other Americans, completely dependent on a job that was hurting me—just so I could maintain some (poor) semblance of health. I felt hopeless.

Then, the Affordable Care Act was passed. It may not have been the perfect system, but it gave me hope for the first time in my life. Hope that I could escape the cycle of illness and make my own destiny. I planned carefully, then quit my job, left my apartment, and relocated to Montana. I was home at last!

I qualified for Medicaid under Montana's ACA expansion, and have been receiving excellent health care for nearly two years under its auspices. I am healthier than I've ever been, with access to the specialists, lab work, and medication that I need. The drier climate here keeps my joint swelling under control, and I finally have the free time and budget to visit a gym where I can swim laps (such a luxury was never affordable to me in New York, where prices are much higher). I feel great! I've even transitioned from the injectible, biologic, immunosuppressant drugs onto a less aggressive regimen because I'm so healthy!

I now do freelance copyediting and proofreading work for the publishers I used to work for full-time. I also have achieved my lifelong dream of becoming a published author, and am doing freelance journalism work. And my fiancé and I have started an independent comic book publishing company, becoming entrepreneurs for the first time. We're not making a lot of money, but we are both so happy to be away from the city that was draining us, and we have high hopes for the future of our company. We love Montana, and we hope to stay here for a long time.

If the Graham-Cassidy proposal becomes law, I will be summarily booted from my health insurance plan. I will be faced with three terrible options:

- 1) Pay a premium that would likely cost more than my monthly rent payment for my own insurance. This is, frankly, impossible for me since I do not make enough money to do so, and my line of work doesn't even allow for such extravagance.
- 2) Go without health insurance and try to pay for doctors' visits, lab work, and medication out of pocket. This is just as impossible as the first option. I simply cannot make enough money to cover those expenses.
- 3) 3) Pack up my home, my small business, my hopes, and my dreams to move back to New York where I can hopefully find a full-time job in my field that will pay for my health insurance again. Leave my beautiful home state behind again. Give up on everything I've ever wanted.

Even faced with this awful set of options, I consider myself one of the lucky ones. My disease causes me massive discomfort, pain, fatigue, and deformity, but it is, at least, not life-threatening. There are millions of Americans who cannot say the same thing, whose lives have been similarly made livable by the ACA's access to affordable

healthcare options, and many of them face life-threatening illnesses that give them far fewer options than I have.

I understand that the ACA is not perfect, and that it has negatively impacted premiums for some Americans. But I cannot see how stripping millions of their basic humanity by denying them access to healthcare that can save and improve their lives is a better option than working to make the ACA better. There is simply no logic behind this move, except for the logic of the money that health insurance and pharmaceutical companies are offering lawmakers to repeal the ACA. To think that lawmakers in the United States of America would put the interests of their already bloated bank accounts ahead of the literal lives of Americans is unconscionable, and I sincerely hope that it will not come to pass.

Please, think of me and others like me, who rely on the ACA to live with health and dignity. Reject the Graham-Cassidy Proposal.

Sincerely,
Lynsey Griswold

Lauren Isaacs
[REDACTED]

Oak Park, Illinois 60302

September 21, 2017

Subject: Senate Finance Committee hearing on the Graham-Cassidy Bill, Monday, September 25, 2:00 pm ET

Dear Chairman Hatch and Ranking Member Wyden:

We write to voice our extreme opposition to the Graham-Cassidy-Heller-Johnson proposal. We are very discouraged that instead of continuing down a bipartisan path and working on issues to improve the strength and stability of the Affordable Care Act's (ACA) marketplaces, the sponsors of this legislation have put forward a proposal that will:

- Eliminate the financial assistance that helps low- and moderate-income families purchase health care coverage;
- End expanded Medicaid coverage that helps millions of low-income adults;
- Gut Medicaid through deep, permanent cuts that would grow over time and threaten care for millions of low-income seniors, children, and people living with disabilities and shift massive costs and risks to states;
- Jeopardize access to life-saving and effective treatments for addiction and weaken states' efforts to address the current crisis of drug overdose deaths
- Undermine essential protections for people with pre-existing conditions;
- Resurrect - *and worsen* - the devastating cuts in coverage and benefits that the American public and the majority of Congress have already rejected.

The Graham-Cassidy-Heller-Johnson proposal threatens the health and financial security of millions of Americans including older adults, low-and moderate-income families, people living with disabilities, veterans and people with preexisting conditions. It does nothing to improve affordability or availability of coverage for consumers and will likely result in at least 965,000 Illinoisans losing coverage by 2027 and will undermine the financial stability of our health care system and place additional fiscal strains on our state budget. Below we've laid out in more detail our concerns with this proposal and the devastating impact it will have on consumers.

Eliminates programs that serve as a lifeline for low- and moderate-income families.

This proposal takes away secure coverage from millions, and replaces it only with the possibility of inadequate and temporary coverage. It ends the ACA's successful Medicaid expansion, which has extended coverage to nearly 12 million newly eligible low-income adults. It also eliminates the ACA tax credits that 10 million low- and moderate-income people rely on to afford coverage in the individual market. Although it replaces this funding with a block grant to states, the proposal offers no guarantee that states will provide an alternative affordable coverage option to former enrollees - and indeed the block grant is inadequate to pay for comparable benefits. From

2020 through 2026, block grant funding would be at least 7% (\$95 billion) below projected spending under current law. Regardless, the block grant ends in 2027, leaving states and former enrollees with no help whatsoever. We do not believe it is likely that Congress would reauthorize additional funds for these programs at a later date, because the funds would no longer be in the baseline of the federal budget. Congress would therefore have to identify and reauthorize a new funding stream – something that would be extremely difficult, if not impossible.

Threatens care for low-income seniors, children, consumers with substance use disorders and people living with disabilities.

This proposal also threatens the care of millions of low-income seniors, children and people living with disabilities who relied on the Medicaid program even before enactment of the ACA. By capping and slashing funding for the traditional Medicaid program by 12% (\$1,079 billion) between 2020 and 2036, the per capita cap will force Illinois to cut payments to health care providers and health plans, eliminate optional services, and restrict eligibility for enrollment - all of which could restrict access to important health care services for Medicaid enrollees.

No eligibility category would be immune to the impacts of these cuts. Since children make up almost one-half of the Medicaid beneficiaries, they cannot possibly be protected if cuts of this magnitude are enacted. Cuts to Medicaid would also leave consumers with substance use disorders without access to the most effective treatments for addiction and to life-saving overdose medicine. And seniors and people living with disabilities would also face painful cuts, since Medicaid is the primary payer for long-term services and supports. Community Based Services - the services that keep people with cognitive and physical impairments home and in their communities - are “optional” in Medicaid. The fiscal pressure created by per capita caps will likely lead states to cut back on these services, forcing seniors and people living with disabilities out of their homes and into institutions for their care. And the burden will likely hit communities of color especially hard, where Medicaid enrollment is especially high.

Pushes massive new costs onto states.

All states, including Illinois, would take on new risks and costs because this proposal converts the overall Medicaid program into a per capita cap. Under this proposal, the federal government would cap its payments to states for most enrollees, and those caps would grow more slowly than actual Medicaid expenditures, leaving Illinois with insufficient funding to meet its current obligations. In addition, states would be fully exposed to any unexpected health care cost increases, such as from a natural disaster, an aging population or medical innovations. The per capita cap alone would reduce federal Medicaid spending by 12% (\$1,079 billion) by 2036.

On top of those cost shifts, the 31 states that expanded Medicaid under the Affordable Care Act will be at risk for far deeper cuts. This proposal ends all federal matching funds for the Medicaid expansion in 2020. Some of the funds that the federal government would have spent on Medicaid expansion get rolled into the block grant, but the block grant doesn't make up for Illinois' losses because the block grant is inadequate overall, the formula favors non-expansion states (it redistributes funding from expansion to non-expansion states), and it ends entirely in 2026, leaving states with no funding to replace the lost expansion funds.

Because federal dollars for Medicaid account for about 20% of state budgets, FitchRatings “believes substantial Medicaid cuts would require states to make material budget adjustments over the next decade and beyond.”¹ And by pulling coverage from so many, this proposal would drive up uncompensated care costs on local communities, state budgets, safety net providers, and hospitals.

Increases premiums and out-of-pocket costs and destabilizes the individual market.

By repealing the individual mandate and eliminating advanced premium tax credits and cost sharing reductions, this proposal would drive up premiums and cause insurers to exit the ACA’s marketplaces. As we know from previous CBO projections, repealing the individual mandate alone would increase the number of uninsured individuals by 15 million and cause premiums to increase by 20 percent. Furthermore, by replacing the financing of the ACA’s financial assistance with a block grant without any guarantee that states would direct their temporary block grant funds toward financial assistance, this proposal puts the 965,000 Illinoisans who currently rely on financial assistance at risk for sharply higher out-of-pocket costs and coverage loss.

Beyond the impact of this proposal on individuals, insurers currently selling in Get Covered Illinois would face extreme uncertainty. Because this proposal allows states to change the market reform rules under the ACA and because there are no requirements or standards on how states must use the block granted money, insurers would likely face completely unpredictable risk pools. To make up for this uncertainty, insurers would likely impose large premium increases to protect themselves from unpredictable claims costs or choose to exit the marketplace completely. This means that consumers who purchase coverage on the individual market would likely have fewer coverage options, much higher premiums and no guarantee of financial assistance to shield them from the increasing out-of-pocket costs.

Eliminates critical consumer protections.

This proposal allows states to eliminate one of the most popular and important consumer protections under the ACA - the prohibition on charging higher premiums based on a person's health status or a preexisting condition. This means that in states that choose to eliminate this requirement, insurers could charge individuals with even relatively mild pre-existing conditions thousands of dollars above standard rates to obtain the same coverage as someone without a preexisting condition. Additionally, this proposal allows states to waive the requirement that insurers cover essential health benefits including mental health services, substance abuse treatments and maternity care. This could lead to discrimination against segments of the population (e.g., older adults, LGBT community) or consumers with specific chronic conditions (e.g. mental health or substance use disorders). For example, this could return us to a time when insurers only covered short-term, minimal treatment for mental health or substance use disorders, if they covered it at all. Before the ACA, almost half of plans in the individual market excluded addiction treatment.

¹ “Fitch: Latest ACA Bill Includes Medicaid Repeal and Replace Provisions for States”, <https://www.fitchratings.com/site/pr/1029238>.

Lacks transparency and opportunity for meaningful input.

We believe that everyone should have a say in the decisions that affect their health. With only one hearing scheduled days before a possible vote, and without a full CBO score to properly evaluate the budgetary and coverage loss impacts, it is impossible to have an open and deliberative process that would allow for a true evaluation of and meaningful input on the policies in this proposal that would affect millions of people and one sixth of the US economy. We encourage a return to “regular order,” as requested by many members of the Senate and supported by the American public, which would require the opportunity for stakeholders, including industry experts, providers, consumers and state policymakers to weigh in.

[REDACTED]
Springfield, IL 62704
[REDACTED]
[REDACTED]

Senate Committee on Finance
Attn. Editorial and Document Section
Rm. SD-219
Dirksen Senate Office Bldg.
Washington, DC 20510-6200

RE: Hearing to Consider the Graham-Cassidy-Heller-Johnson Proposal

Date: Monday, September 25, 2017

Time: 02:00 PM

Location: 215 Dirksen Senate Office Building

Please record me IN OPPOSITION to the Graham-Cassidy amendment. If enacted, it would hurt me personally. My wife has PRE-EXISTING CONDITIONS, and before the Affordable Care Act became law, she COULD NOT OBTAIN health insurance in our state at any price. Going back to the status quo ante, through state action or otherwise, would be a death sentence as she is still too young for Medicare. The second reason concerns the integrity of US Senate procedure. Before Graham-Cassidy came along, Sen. Alexander and Sen. Murray were beginning the legislative process of creating equitable, bipartisan solutions to the very real problems with ACA. Both the amendment and the way in which it is referred to the Senate floor VIOLATE THE REGULAR ORDER and handling legislation this important without hearings and/or adequate deliberation UNDERMINES THE INTEGRITY OF THE US SENATE. I urge all members of the committee to vote no on this travesty of a bill.

-- Peter Ellertsen
[REDACTED]

Cassidy-Graham Senate Finance Committee hearing, Monday, September 25 at 2:00 pm.
Phillip Redman, [REDACTED], Appleton, WI 54911

How Medicaid funding makes a difference in my life and keeps me a “cheap date”.



I'm Phillip Redman of Appleton Wisconsin [REDACTED] I'm also known as The ShhRedman.

I don't typically like to be defined by my disabilities. But it will help you better understand my life to know that I was born with a rare chromosomal abnormality: part of my chromosome 2 is missing and part is duplicated, affecting all the cells of my body. At the time I was born, doctors knew of only ten similar cases in medical history. Today, doctors describe me as having cerebral palsy, autistic behaviors, and agenesis of the corpus callosum (I'm missing the part of the brain that connects and facilitates communication between the right and left hemispheres).

The doctors expected I would not walk, but I learned to walk at age 10. I've never spoken with words, but I have ways of letting you know what I like and don't like. I like using brooms, rattling plastic bags, books and magazines, the sounds of machines that grind things, and being around people — especially being the center of attention.

My high school teachers discovered that I was good at paper shredding, and arranged an internship for me to do shredding at our church one morning a week with the help of caregivers I hire using IRIS funds. Soon, the Appleton Area School District office asked if I could shred there. And a law firm also requested my services.

So I started my own business called **ShhRedman and Co** (not only does it incorporate my last name, the “Shh” stands for the confidentiality I bring, since I neither read nor speak!). I currently work at two churches, the school district, a chiropractic office, a child care, and two local social service agencies.

I'm now 25 and live at home with my mom and dad. Like any young man just starting out, I want to learn, grow, be productive, be involved in my community, and be as independent as possible. While I'll never be able to live without 24-hour care, or independently make my own decisions about my future, I've empowered my mom and dad to help me identify and pursue the life I'd like to live and to help that life be healthy.

They've involved our family and a number of friends in a person-centered planning process, and have connected me with the IRIS program, a Wisconsin program funded with Medicaid dollars. Our goals? To “get me out and about in the community to build relationships, develop my talents, be productive, get exercise and stay healthy.” **My mom says that as long as I'm healthy, I'm a “cheap date”.**

Caregivers and agencies — chosen by us and funded with IRIS program/Medicaid dollars — are helping that happen. They take me to my shredding work five days a week. They also take me to the YMCA for swimming and other exercise twice a week, help me walk at the mall or in local parks, accompany me on the bus, and do weekly grocery shopping. In addition, I attend music and computer classes at the Fox Valley Cerebral Palsy Center two afternoons each week.

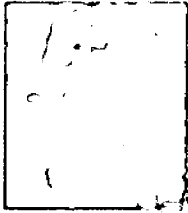
This provides me with some independence from my parents, and even more importantly, **allows my dad and mom to continue to work, earn income, and — as good citizens — to pay taxes.**

One more thing. One of my goals is to “build relationships” out in the community. That includes helping people connect with, and better understand, people with disabilities. On the reverse side, you'll find a reprint of a newsletter article from one of my “clients” — Trinity Lutheran Church in Appleton — that suggests this is working.

The funding and ability to hire my own caregivers through Wisconsin's IRIS program works for me and my family. Block grants will reduce funding of the services I depend on by at least 15% and that means I'll be sitting on the couch instead of contributing to my community. When I'm isolated like that, I get depressed. I get stiff muscles and when that happens, I fall. I get expensive very fast. Medical treatment and even a nursing home becomes my only options. I'm no longer a “cheap date”. So keep me healthy. Keep me a “cheap date”.

Vote to keep the Medicaid funding - vote “NO” on the Graham-Cassidy proposal. NO BLOCK GRANTS!

SHH REDMAN & CO: Confidential document destruction by a strong silent type



Phillip L. Redman

Some of you have already met Phillip Redman, the Shhredman, at Trinity. He and his caregiver, Kris Ann, have been a great help here! A few months ago, Mary Robertson approached me wondering if Trinity had the need for shredding to be done. My enthusiastic answer was “yes!” Mary connected Trinity with Phillip, the Shhredman. He is the son of Rich and Harriet Redman. Phillip shreds for other area churches, businesses and even the Appleton School District; this volunteer work is a great partnership providing shredding services for those in need while immersing Phillip in the community. Stop by Trinity on Thursday mornings to meet Phillip and get a high five from him! Often times Phillip works so hard that he tires out the shredder! We are thankful for both Phillip and Kris Ann! This is most certainly true.

Sarah Bultman, Office Manager





René Snyder
Executive Director

[REDACTED]
Corning, NY 14830

[REDACTED]

Sept. 21, 2017

Comments on Graham-Cassidy Bill

AIM Independent Living Center, a nonprofit organization that serves people with disabilities in upstate New York, is wholly opposed to the Graham-Cassidy health care proposal.

The bill could have devastating impacts on people with disabilities – of which there are approximately 60 million nationwide – and their families.

While the bill does not explicitly end protections for people with pre-existing conditions, it could allow insurance companies to charge them more, potentially making coverage unaffordable. People with pre-existing conditions, in general, already face the most profound financial burdens in health care. Increased costs would bury countless American families.

Giving states more flexibility in determining how to utilize Medicaid dollars makes sense in theory, but cutting Medicaid funding will make it nearly impossible for states to do so effectively.

Also, Medicaid goes beyond health care. For many people with disabilities and pre-existing conditions, it's their lifeline to housing, transportation and employment. Cutting Medicaid could potentially force the unnecessary institutionalization of countless Americans – imprisonment for the crime of having a disability or pre-existing condition.

America's health care system is too important to overhaul in a matter of weeks. American lives and livelihoods are at stake.

Thank you for your consideration.





**STATEMENT FOR THE RECORD
SUBMITTED TO THE
SENATE FINACE COMMITTEE**

ON THE

**HEARING TO CONSIDER THE GRAHAM-CASSIDY-HELLER-
JOHNSON PROPOSAL**

SEPTEMBER 25, 2017

AMERICAN NURSES ASSOCIATION

[REDACTED]
Silver Spring, MD 20910

For Further Information Contact:

Michelle Ar [REDACTED]

Monisha Smith [REDACTED]

Government Affairs

Introduction:

On behalf of our members and the 3.6 million Registered Nurses, the American Nurses Association (ANA) would like to thank Chairman Hatch and Ranking Member Wyden for having a hearing on the Graham-Cassidy proposal. The Hearing will highlight the critical role Healthcare plays – and will continue to play -- in the lives of millions of Americans. However, the current proposal would create devastating cuts to the current American health care system, resulting in a loss of coverage for millions of Americans -- as a result, ANA opposes the Graham-Cassidy proposal.

“As the largest and most trusted healthcare profession, nurses directly see the effects of health system reform on patient care. ANA denounces the latest Senate proposal as its worst yet. This plan rips coverage from millions of Americans, guts Medicaid, kills pre-existing conditions protections, and would have devastating consequences for patients. Patients deserve better and we won’t rest until they get it.”
ANA President Pamela F. Cipriano, PhD, RN, NEA-BC, FAAN.

As written, the legislation would make deep cuts to Medicaid, ending the Affordable Care Act’s (ACA) expansion and fundamentally changing the program to a per-capita block grant financing system. In addition, the bill would erode critical consumer protections for pre-existing conditions and essential health benefits. These costs would result from the absence of a streamlined standard for states, and the potential absence of preparedness and health system development in states. Lastly, the proposal would wipe out subsidies for the purchase of private health coverage. The proposal fails to meet ANA’s principles for health system transformation.

Tarik Khan, I am a nurse practitioner (NP) living in Philadelphia, this bill will reverse all of the protections that we got with the ACA. The ban on annual and lifetime limits has been gotten rid of. They got rid of essential health benefits, there is a reason why they are called “essential” health benefits, and they are getting rid of them completely. In addition, pre-existing conditions --if you have a pre-existing condition, you are going to have to pay exponentially more for healthcare, which is not fair. I have patients in Philadelphia who are going to lose their health insurance. Moreover, million are going to lose their Medicaid. As a NP it is something that I can’t let happen. I took a pledge to advocate for my patients and to look out for their general welfare. This bill goes against all of that, so I am here to advocate for nursing and our patients.

Joyce Wilson, I am a nurse practitioner, live, and work in rural West Virginia here with West Virginia Nurses Association and ANA advocating for senators to vote no on this proposal, because it’s going to take coverage away from patients in West Virginia. It’s especially essential in West Virginia because except for New York, we have the second most expanded Medicaid in the nation, so 170,000 people got coverage there for the first time in the life. In West Virginia, we are usually in the top five of the most “unhealthy states” in the nation, but now we have a chance to turn that around. We have people that are getting their A1c’s under control, getting their blood pressures under control, their heart disease under control. So it’s absolutely essential that we do not vote for this bill, and hope that you’ll come see us in West Virginia. We have other great things, we have beautiful mountains, and we have rivers, beautiful people. Therefore, we hope that you will come and see us and we hope that you will vote no to take away our healthcare.

Karen Brown, I'm a Registered Nurse and I live and work in Lynchburg, VA. I also represent the Virginia Nurses Association, as I am the chapter president for chapter 3. Currently, the healthcare covers essential health benefits -- like wellness checkups, prescription drug coverage, maternal-child care, substance abuse treatments, the list is long. With the new healthcare bill that is being proposed. Essential Health Benefits could be taken away, and that affects every single one of us it impacts you, your family, your health, and your community.

Medicaid Cuts and Elimination of Medicaid Expansion

The per capita limits on Medicaid funds for states threatens excessive strain on state budgets and reduced coverage for the most vulnerable. The per capita limits directly affect individuals with multiple complex conditions. Limiting the federal support for these patients will cripple states' financial stability. Without the guarantee of federal funds for all Medicaid enrollees, patients will face poorer healthcare outcomes and may potentially lose coverage altogether. While the ANA supports cost sharing and the economic use of healthcare resources, we believe that converting the Medicaid program to a block grant would unduly restrict access to healthcare services to the nation's most vulnerable citizens and would represent a roll back of the effort to ensure access to quality healthcare for all Americans.

The Graham-Cassidy bill would have a devastating impact on Americans who rely upon Medicaid for healthcare coverage. Roughly 70 million Americans rely on Medicaid for critical healthcare services in a given year. Many of these individuals are children or are elderly, disabled, low-income, or a combination of the three. In addition, millions of Medicaid recipients are able-bodied adults who do, in fact, hold steady employment and provide for families; close to two-thirds of Medicaid recipients are employed. The expansion (by most states) of Medicaid eligibility to Americans living just above the federal poverty level has had a major impact on the number of uninsured Americans and has provided needed healthcare services to individuals with complex and chronic diseases, including mental health and substance use disorders. In short, Medicaid is a vital source of healthcare services for American citizens and has improved the lives of millions of Americans. Medicaid is also an example of a successful state-federal partnership and has allowed states the flexibility to run innovative healthcare programs – under broad federal guidelines – which best serve the unique needs of their citizens.

The Graham-Cassidy bill would, however, not only undo the progress made under Medicaid expansion, but would significantly lessen the ability of Medicaid to provide adequate healthcare services. The bill proposes to freeze Medicaid expansion immediately, and would prohibit all states from keeping expansion in 2020 and beyond. This bill would effectively seize healthcare coverage from the nearly 11 million Americans who have gained coverage through Medicaid expansion since 2014. Furthermore, the bill would limit the amount of federal money available to state Medicaid programs for other populations, including the elderly, disabled, and children by imposing a per capita cap system and giving states the option to convert their Medicaid programs into block grants. The growth in funding levels proposed by the bill would not realistically meet the needs of the Medicaid population, and would put medical care, nursing home care, home- and community-based services, and other services and supports at risk.

Several reports issued in the past two days have reiterated the enormous impacts of these Medicaid changes. In particular, states that have expanded Medicaid, including Alaska, Oregon, Delaware, and Washington, would face significantly higher cuts of 25 percent or more between 2020 and 2026. These cuts would be even starker past 2026, after which funding is not appropriated and states would experience a fiscal cliff, adding to the swirl of uncertainty created by this bill. What is crystal clear, however, is the fact that the Medicaid provisions proposed in this bill are enormous and would endanger the healthcare of millions of Americans – including children, the elderly, and the disabled. These proposed changes to the Medicaid program go against all of ANA’s principles of health system transformation and would be an unmitigated disaster with respect to the health of the nation.

Impact on Insurance Premiums

The Graham-Cassidy bill proposes major changes to the U.S. healthcare system, including the repeal of the individual mandate, premium tax credit subsidies, and cost-sharing reductions. The bill also proposes to allow states to waive requirements related to essential health benefits, medical underwriting, and age rating, among others. While Graham-Cassidy nominally keeps in place provisions of the ACA, it makes it much easier for states to seek waivers to opt out of these requirements. While this could potentially make premiums slightly less expensive for some segments of the population, it would adversely affect some of the most vulnerable Americans: those with pre-existing conditions. While states would not be permitted to seek a waiver of the guarantee issue requirement under current law, the other provisions of law that they could waive could essentially price people with pre-existing conditions out of the market. Insurers would be able to raise premiums based on an individual’s medical history while at the same time excluding certain benefits necessary to that individual’s care. In essence, health insurance would be pointless and unattainable. Further, given the erosion in funding under the plan’s Market-Based Health Care Grant Program, states would have less of an ability to assist individuals with pre-existing condition or to those with low-incomes. This bill would in essence allow for the creation of bifurcated healthcare systems in individual states and would negatively affect the most vulnerable populations of Americans. This once again goes against ANA’s principles of health system transformation and moves away from creating an equitable system for all Americans.

Programmatic and Implementation Concerns

The Graham-Cassidy bill would also put an impossible burden on states when it comes to implementation of its provisions. The bill gives very broad policy latitude to states when it comes to their own state health systems and the implementation of such. However, healthcare is complicated. States must decide the types of systems they want to implement, the parameters of those systems, and then implement those systems. Implementation includes contracting, system building, etc. This is an incredibly complicated and long-term process; the Graham-Cassidy bill, however, gives states a two-year window to accomplish all of this without so much as a mention of any federal aid or guidelines. This is a Herculean task for any state; legislative schedules and other policy priorities complicate it further. It is clear that this bill cares little about the meaningful provision of care in the states. Such a limited and rushed timeframe would be detrimental to the effort of implementing the already flawed policy proposals in this bill.

Pre-Existing Conditions and Essential Health Benefits

The Graham-Cassidy proposal weakens the pre-existing conditions protections included in the ACA. While the requirement for coverage for pre-existing conditions remains, patients with such conditions may face higher premium costs. The proposal weakens the standards for essential health benefits, and limits consistency of regulations on a state-by-state basis. These changes are in direct conflict with ANA principles that support a consistent and clear set of essential health services for all citizens and residents.

The ACA has incentivized the use of preventive services in order to ensure that Americans receive the care they need, when they need it – this not only prevents more complex, chronic, and serious health conditions in the long term, but also saves money on patient care. The Graham-Cassidy proposal repeal would strip these incentives and instead put up barriers to receiving critical preventive services.

Justin Gill, Registered Nurse, and Nurse Practitioner, has seen the effect of pre-existing conditions on his own family's health. Before the ACA, Justin was able to recall when premiums and costs were extremely high for his parent's, both of whom had pre-existing conditions. Justin's family had to deal with premiums above \$1000 dollars per month, with out of pocket costs up to \$10,000 dollars. His family faced serious financial strain as a result of discrimination for pre-existing conditions. His family avoided regular preventative visits, because of the high out-of-pocket costs. After the Affordable Care Act, his parents were able to access more affordable health insurance without questions related to pre-existing conditions.

Because of this, Justin's father was able to utilize his insurance, and was less afraid to have his conditions evaluated. His father was seen for problems with chest pain, and required an open-heart surgery. Because of tax subsidies and lower out-of-pocket costs, Justin's family avoided crushing medical bills. Justin saw the irony of his career goals and his family's previous struggles. "I remember going through school to help serve the health care needs of others, yet I saw the burden of discrimination of pre-existing conditions in my own family". As a Nurse Practitioner, he has also been able to see the impact on his own patients. "I have seen newly insured patients that had access to life saving preventative services as a result of the ACA".

Pam Cipriano—a Registered Nurse and president of the American Nurses Association. I carry around with me this list of ESSENTIAL HEALTH BENEFITS because people don't understand what they are. Benefits like PRESCRIPTION DRUG COVERAGE mean my elderly neighbor doesn't have to tell the pharmacist, "I can't pick up my heart medicine because I can't afford it." These benefits provide ADDICTION TREATMENT to help families coping with the heartbreak and overdose deaths addiction often leaves in its wake. Guaranteed MENTAL HEALTH SERVICES means my patients can get the help they need long before their depression spirals into suicide. MATERNITY & NEWBORN CARE means pregnancy is no longer a pre-existing condition, and that every new mother and her infant get the care they need—before and after childbirth.

Workforce

Employment in the healthcare sector has grown quickly in recent years in large part due to changes in the ACA and increased patient caseload. More nurses working in the healthcare sector allows for higher quality care delivery and better patient outcomes and ensures. The Graham-Cassidy would likely result in massive job losses in the healthcare sector, affecting the quality of care nurses are able to provide to their patients.

- CNM reimbursements under Medicare Part B cut by 35%.
- 912,000 health care jobs lost by 2019; 1,003,000 health care jobs lost by 2023.
- RN/APRN job losses: Above average employment, gains by 2015 and 2016 total 107,996 additional jobs (not counting self-employed and supervisory positions not included in BLS OES.)

ANA Principles of Health System Transformation

Ensure universal access to a standard package of essential health care services for all citizens and residents. This includes:

- An essential benefits package that provides access to comprehensive services, including mental health services.
- Prohibition of the denial of coverage because of a pre-existing condition.
- Inclusion of children on parent's health insurance coverage until age 26.
- Expansion of Medicaid as a safety net for the most vulnerable, including the chronically ill, elderly and poor.

Optimize primary, community-based and preventive services while supporting the cost-effective use of innovative, technology-driven, acute, hospital-based services. This includes:

- Primary health care that is focused on developing an engaged partnership with the patient.
- Primary health care that includes preventive, curative, and rehabilitative services delivered in a coordinated manner by members of the health care team.
- Removing barriers and restrictions that prevent RNs and Advanced Practice Registered Nurses (APRNs) from contributing fully to patient care in all communities.
- Care coordination services that reduce costs and improve outcomes with consistent payment for all qualified health professionals delivering such services, including nurses.

Encourage mechanisms to stimulate economic use of health care services while supporting those who do not have the means to share in costs. This includes:

- A partnership between the government and private sector to bear health care costs.
- Payment systems that reward quality and the appropriate, effective use of resources.
- Beneficiaries paying for a portion of their care to provide an incentive for the efficient use of services while ensuring that deductibles and co-payments are not a barrier to receiving care.
- Elimination of lifetime caps or annual limits on coverage.
- Federal subsidies based on an income-based sliding scale to assist individuals to purchase insurance coverage.

Ensure a sufficient supply of a skilled workforce dedicated to providing high quality health care services.

This includes:

- An adequate supply of well-educated, well-distributed, and well-utilized registered nurses.
- Increased funding, whether grant or loan repayment based, for programs and services focused on increasing the primary care workforce.
- Funding to elevate support for increasing nursing faculty and workforce diversity.

Conclusion

Nurses provide care in virtually every health care setting from cradle to grave, providing expert, compassionate health care services for people throughout all stages of life. ANA has asked the Administration and Congress repeatedly to keep our patients' access to affordable, quality care foremost in their discussions over how to improve our nation's health care system. It is for the reasons laid out above that the American Nurses Association strongly opposes the Graham-Cassidy proposal. This bill would not improve the U.S. health care delivery system -- rather, it would significantly weaken it and would rip away access to vital health care coverage and patient protections that have been put into place over the last seven years.

ANA asks the Committee and the Senate to keep our patients' access to affordable, quality care foremost in their discussions over how to improve our nation's health care system. ANA stands ready to work with Congress as a constructive voice and positive force for improving health care delivery, coverage, and affordability for the American people.



ONE FEDERAL STREET, BOSTON, MA 02110

September 22, 2017

VIA ELECTRONIC MAIL

The Honorable Orrin G. Hatch
Chair, Finance Committee
United States Senate
219 Dirksen Senate Office Building
Washington, D.C. 20510

The Honorable Ron Wyden
Ranking Member, Finance Committee
United States Senate
219 Dirksen Senate Office Building
Washington, D.C. 20510

Re: Hearing to consider the Graham-Cassidy-Heller-Johnson proposal

Dear Chairman Hatch and Ranking Member Wyden:

We write to voice our extreme opposition to the Graham-Cassidy-Heller-Johnson proposal. We are very discouraged that instead of continuing down a bipartisan path and working to improve the strength and stability of the Affordable Care Act's marketplaces and to refund the Children's Health Insurance Program (CHIP), the sponsors of this legislation have put forward a proposal that would:

- Eliminate the financial assistance that helps low- and moderate-income families purchase health care coverage;
- End expanded Medicaid coverage that helps millions of low-income adults and has resulted in increased rates of coverage for children;
- Gut Medicaid through deep, permanent cuts that would grow over time and threaten care for millions of low-income seniors, children, and people living with disabilities and shift massive costs and risks to states;
- Jeopardize access to life-saving and effective treatments for addiction and weaken states' efforts to address the current crisis of drug overdose deaths;
- Undermine essential protections for people with pre-existing conditions; and
- Resurrect - *and worsen* - the devastating cuts in coverage and benefits that the American public and the majority of Congress have already rejected.

Earlier this month we submitted testimony to this committee and asked that any future congressional action on health care reform be focused on improving, not undermining, the

Affordable Care Act (ACA). We outlined the following basic criteria to protect and improve access to affordable health care for all:

- Protect Medicaid funding and reject proposals to cap or cut federal Medicaid funds;
- Increase the number of insured individuals;
- Maintain or improve consumer protections such as essential health benefits, non-discrimination requirements and protections for people with pre-existing conditions; and
- Increase affordability for consumers by decreasing out-of-pocket expenses and improving financial assistance.

The Graham-Cassidy-Heller-Johnson proposal fails to meet all of these standards. This proposal threatens the health and financial security of millions of Americans including older adults, children, low-and moderate-income families, people living with disabilities, veterans and people with pre-existing conditions. It does nothing to improve affordability or availability of coverage for consumers and will ultimately force state policymakers to slash benefits and eligibility for coverage as they face massive funding shortages. This would likely result in at least 32 million people losing coverage by 2027 and would undermine the financial stability of many health care systems and place additional fiscal strains on state budgets.

Below we have laid out in more detail our concerns with this proposal and the devastating impact it will have on consumers.

Eliminates programs that serve as a lifeline for low- and moderate-income families

This proposal would take away secure coverage from millions, and replace it only with *the possibility* of inadequate and temporary coverage. It would end the ACA's successful Medicaid expansion, which has extended coverage to nearly 12 million newly eligible low-income adults. It also would eliminate the ACA tax credits that 10 million low- and moderate-income people rely on to afford coverage in the private market. Although the proposal would replace this funding with a block grant to states, it offers no guarantee that states would provide an alternative affordable coverage option to former enrollees - and indeed the block grant is inadequate to pay for comparable benefits. From 2020 through 2026, block grant funding would be at least 7 percent (\$95 billion) below projected spending under current law. Regardless, the block grant would end in 2027, leaving states and former enrollees with no help whatsoever. We do not believe it is likely that Congress would reauthorize additional funds for these programs at a later date, because the funds would no longer be in the baseline of the federal budget. Congress would therefore have to identify and reauthorize a new funding stream – something that would be extremely difficult, if not impossible.

Threatens care for low-income seniors, children, consumers with substance use disorders and people living with disabilities.

This proposal also threatens the care of millions of low-income seniors, children and people living with disabilities who relied on the Medicaid program even before enactment of the ACA. By capping and slashing funding for the traditional Medicaid program by 12 percent (\$1,079 billion) between 2020 and 2036, the per capita cap would force states to cut payments to health

care providers and health plans, eliminate optional services, and restrict eligibility for enrollment - all of which could restrict access to important health care services for Medicaid enrollees.

No eligibility category would be immune to the impacts of these cuts. Since children make up almost one-half of the Medicaid beneficiaries, they cannot possibly be protected if cuts of this magnitude are enacted. Cuts to Medicaid would also leave consumers with substance use disorders without access to the most effective treatments for addiction and to life-saving overdose medicine. And seniors and people living with disabilities would also face painful cuts, since Medicaid is the primary payer for long-term services and supports. Community Based Services - the services that keep people with cognitive and physical impairments home and in their communities - are "optional" in Medicaid. The fiscal pressure created by per capita caps would likely lead states to cut back on these services, forcing seniors and people living with disabilities out of their homes and into institutions for their care. And the burden would likely hit communities of color particularly hard, where Medicaid enrollment is especially high.

Pushes massive new costs onto states

All states would take on new risks and costs because this proposal converts the overall Medicaid program into a per capita cap. Under this proposal, the federal government would cap its payments to states for most enrollees, and those caps would grow more slowly than actual Medicaid expenditures, leaving states with insufficient funding to meet their current obligations. In addition, states would be fully exposed to any unexpected health care cost increases, such as from a natural disaster, an aging population or medical innovations. The per capita cap alone would reduce federal Medicaid spending by 12 percent (\$1,079 billion) by 2036.

On top of those cost shifts, the 31 states that expanded Medicaid under the ACA would be at risk for far deeper cuts. This proposal would end all federal matching funds for the Medicaid expansion in 2020. Some of the funds that the federal government would have spent on Medicaid expansion get rolled into the block grant, but the block grant would not make up for expansion states' losses because the block grant is inadequate overall. The formula favors non-expansion states (it redistributes funding from expansion to non-expansion states), and it would end entirely in 2026, leaving states with no funding to replace the lost expansion funds.

Because federal dollars for Medicaid account for about 20 percent of state budgets, Fitch Ratings "believes substantial Medicaid cuts would require states to make material budget adjustments over the next decade and beyond."¹ And by pulling coverage from so many, this proposal would drive up uncompensated care costs on local communities, state budgets, safety net providers and hospitals.

Increases premiums and out-of-pocket costs and destabilizes the individual market

By repealing the individual mandate and eliminating advanced premium tax credits and cost sharing reductions, this proposal would drive up premiums and could cause insurers to exit the ACA's marketplaces. As we know from previous CBO projections, repealing the individual

¹ "Fitch: Latest ACA Bill Includes Medicaid Repeal and Replace Provisions for States", <https://www.fitchratings.com/site/pr/1029238>.

mandate alone would increase the number of uninsured individuals by 15 million and cause premiums to increase by 20 percent. Furthermore, by replacing the financing of the ACA's financial assistance with a block grant without any guarantee that states would direct their temporary block grant funds toward financial assistance, this proposal would put the approximately 10 million people who currently rely on financial assistance at risk for sharply higher out-of-pocket costs and coverage loss.

Beyond the impact of this proposal on individuals, insurers currently selling in the ACA's marketplaces would face extreme uncertainty. Because this proposal would allow states to change the market reform rules under the ACA and because there are no requirements or standards on how states must use the block granted money, insurers would likely face completely unpredictable risk pools. To make up for this uncertainty, insurers would likely impose large premium increases to protect themselves from unpredictable claims costs or choose to exit the marketplace completely. This means that consumers who purchase coverage on the individual market would likely have fewer coverage options, much higher premiums and no guarantee of financial assistance to shield them from the increasing out-of-pocket costs.

Eliminates critical consumer protections

This proposal would allow states to eliminate one of the most popular and important consumer protections under the ACA - the prohibition on charging higher premiums based on a person's health status or a pre-existing condition. This means that in states that choose to eliminate this requirement, insurers could charge individuals with even relatively mild pre-existing conditions thousands of dollars above standard rates to obtain the same coverage as someone without a pre-existing condition. Additionally, this proposal would allow states to waive the requirement that insurers cover essential health benefits including mental health services, substance use disorder treatments and maternity care. The U.S. House of Representatives included a similar expansion of waiver authority in the American Health Care Act (AHCA). In its analysis of the House bill, the CBO concluded that one-sixth of the U.S. population reside in states that would take advantage of this expanded waiver authority. In those states, all individuals purchasing coverage in the individual market would lose access to coverage for critical services and people with pre-existing conditions would likely be priced out of the market. This could lead to discrimination against segments of the population (e.g., older adults, LGBT community) or consumers with specific chronic conditions (e.g. mental health or substance use disorders). For example, this could return us to a time when insurers only covered short-term, minimal treatment for mental health or substance use disorders, if they covered it at all. Before the ACA, almost half of plans in the individual market excluded addiction treatment.

Lacks transparency and opportunity for meaningful input

We believe that everyone should have a say in the decisions that affect their health. With only one hearing scheduled days before a possible vote, and without a full CBO score to properly evaluate the budgetary and coverage loss impacts, it is impossible to have an open and deliberative process that would allow for a true evaluation of and meaningful input on the policies in this proposal that would affect millions of people and one sixth of the U.S. economy. We encourage a return to "regular order," as requested by many members of the Senate and

supported by the American public, which would require the opportunity for stakeholders, including industry experts, providers, consumers and state policymakers to weigh in.

Thank you for your time and consideration of these important issues.

Respectfully submitted,

A handwritten signature in cursive script that reads "Robert Restuccia".

Robert Restuccia
Executive Director
Community Catalyst

Mental Health Liaison Group

**Senate Finance Committee:
“Hearing to Consider the Graham- Cassidy- Heller and
Johnson Proposal”**

September 25, 2017

Statement

by

The Mental Health Liaison Group

Washington, DC 20005

National organizations representing consumers, family members, advocates, professionals and providers
c/o Laurel Stine, JD, American Psychological Association [REDACTED] Angela Kimball, National Alliance on Mental Illness at
[REDACTED] and Debbie Plotnick, MSS, MLSP, Mental Health America [REDACTED]

Mental Health Liaison Group

September 22, 2017

The Honorable Orrin Hatch
Chairman, Senate Finance Committee
United States Senate
Washington, DC 20510

The Honorable Ron Wyden
Ranking Member, Senate Finance Committee
United States Senate
Washington, DC 20510

Dear Chairman Hatch and Ranking Member Wyden:

On behalf of the Mental Health Liaison Group (MHLG), the undersigned organizations are writing today to express our strong opposition to a new Graham-Cassidy-Heller-Johnson (GCHJ) proposal aimed at repealing and replacing major portions of our current health care system. The GCHJ proposal fails to protect the health care coverage and consumer protections available under current law, particularly for individuals with substance use disorders and mental illness. Additionally, it would create a health care system built on state-by-state variability that would exacerbate inequities in coverage and most likely place millions of vulnerable individuals at risk of losing their health care coverage.

MHLG is a coalition of national organizations representing mental health and substance use disorder (MH/SUD) consumers, providers, family members, payers, and other MH/SUD stakeholders. Together, on behalf of the millions of Americans living with MH/SUD, their families, and communities, we advocate for public policies and funding to improve access to high-quality care.

We recognize that the GCHJ proposal would require coverage of mental health and substance use disorder treatment consistent with Health Parity and Addiction Equity Act (MHPAEA) as part of the new Medicaid Flexibility Program. However, we do not support many of the other changes to the health care system in the proposal that would result in reduced access to substance use disorder and mental health treatment, including changes that would cap federal funding for Medicaid, end the Medicaid expansion, and eliminate mental health and substance use disorder benefit protections for Americans insured through the small group and individual markets. We have serious concerns with provisions in the proposal that would allow states to easily waive Essential Health Benefit requirements, end Medicaid expansion and change Medicaid to a per-capita or block grant financing system.

The ACA's Medicaid expansion, Essential Health Benefit requirements for mental health and substance use disorder treatment coverage, and extension of parity protections to the individual and small group market have surely reduced the burden of the opioid misuse and overdose and suicide epidemics and saved lives. Substance use disorder and mental health treatment benefits must continue to be available to Americans enrolled in the individual, small and large group markets as well as Medicaid plans and that these benefits are compliant with the Mental Health Parity and Addiction Equity Act.

Further, we are very concerned about rushing through any legislation to repeal and replace the ACA, including the GCHJ proposal, through the current budget reconciliation authorization, which is set to expire on October 1. Instead, we call on the United States Senate to set aside the GCHJ

National organizations representing consumers, family members, advocates, professionals and providers
c/o Laurel Stine, JD, American Psychological Association [REDACTED] Angela Kimball, National Alliance on Mental Illness at
[REDACTED] and Debbie Plotnick, MSS, MLSP, Mental Health America at [REDACTED]

proposal and turn its focus to bipartisan efforts to stabilize the health insurance marketplaces, create competition among insurers, and lower the costs of health care.

While we are unable to support the GCHJ proposal, we stand ready to work with you and the full Senate to secure passage of legislation that would build upon the successes we have made in extending health care coverage to millions of previously uninsured individuals.

Sincerely,

American Art Therapy Association
American Association of Child & Adolescent Psychiatry
American Association for Marriage and Family Therapy
American Association for Geriatric Psychiatry
American Association for Psychoanalysis in Clinical Social Work
American Association on Health and Disability
American Dance Therapy Association
American Foundation for Suicide Prevention
American Group Psychotherapy Association
American Mental Health Counselors Association (AMHCA)
American Nurses Association
American Psychiatric Association
American Psychoanalytic Association (APsaA)
American Psychological Association
American Society of Addiction Medicine
Anxiety and Depression Association
Association for Ambulatory Behavioral Healthcare
Bazelon Center for Mental Health Law
Campaign for Trauma-Informed Policy and Practice
Children and Adults with Attention-Deficit Hyperactivity Disorder (CHADD)
Clinical Social Work Association
Clinical Social Work Guild 49-OPEIU
Confederation of Independent Psychoanalytic Societies
Depression and Bipolar Support Alliance
Eating Disorders Coalition
EMDR International Association
Global Alliance for Behavioral Health and Social Justice
International Certification & Reciprocity Consortium (IC&RC)
The Jewish Federations of North America
Mental Health America
NAADAC, the Association for Addiction Professionals
National Association for Children's Behavioral Health
The National Association of County Behavioral Health and Developmental Disability Directors
The National Association for Rural Mental Health (NARMH)
National Association of Social Workers
National Association of State Mental Health Program Directors (NASMHPD)
National Alliance on the Mental Illness (NAMI)
The National Alliance to Advance Adolescent Health
National Council for Behavioral Health
National Disability Rights Network
National Eating Disorders Association
National Federation of Families for Children's Mental Health
National Health Care for the Homeless Council
National League for Nursing

National Multiple Sclerosis Society
National Register of Health Service Psychologists
No Health Without Mental Health (NHMH)
Psychiatric Rehabilitation Association and Foundation
Residential Eating Disorder Consortium
Sandy Hook Promise
School Social Work Association of America
Treatment Communities of America
Trinity Health of Livonia, Michigan
Young Invincibles

Hearing to Consider the Graham-Cassidy-Heller-Johnson Proposal

September 25th, 2017

Ashley Elliott

[REDACTED]
Vallejo, CA 94591

Dear Senators of the Finance Committee,

Thank you for taking the time to consider my statement regarding the Graham-Cassidy-Heller-Johnson proposal. I am 35 years old, female, and married. I have multiple chronic illnesses: Ulcerative Colitis, an immune disorder that I was diagnosed with at 14. My disease is closely related to other autoimmune disorders, like Lupus, Graves disease, Crohn's disease, and Rheumatoid Arthritis. Ulcerative Colitis largely affects the large intestine, causing inflammation, bleeding, diarrhea, nausea, tears in the intestinal lining, toxic colon, and the disease can affect multiple systems. People with Ulcerative Colitis often have secondary thyroid issues. I myself had a secondary tumor in my Parathyroid, which caused me to pass multiple kidney stones within 2 years, eventually causing both my kidneys to be blocked and requiring an invasive procedure to break up large stones in both kidneys. In relation to my Ulcerative Colitis I have had multiple instances where my body was unable to absorb nutrients from eating, I have had to wear diapers, I was on prednisone for nearly 10 years, and two strong antibiotics. I have had over 15 surgeries for my Ulcerative Colitis, and now have a permanent Ostomy. I also have depression, which I have had since I was 10, and which runs in my family. First, I want to explain how the ACA impacts my life in regards to my depression: I have been suicidal for the first time in years this year, and in a couple of weeks, I will be going back on Antidepressants for the first time since 2008. I want to be very clear that regulations that require insurers to cover mental health care make it easier for me to access the care I need, and increase my chances of surviving my depression. My experience seeking out therapy this year has been the easiest it has ever been: I did not first have to end up in an ER, having a psychological break and needing valium to survive until I could see a therapist. I did not have to wait weeks to be seen by a student therapist, at a low-cost clinic inundated with patients. I simply picked up the phone, and made an appointment for a few days later. I know that the ACA has increased access and funding for mental health care providers, and that the services they provide are essential and vital, not only for my own health, but the health of my community. You see, my cousin, who committed suicide in 2014 after well over a decade of struggling with depression and addiction, was not as lucky as me. My mother, who has bipolar disorder and obsessive compulsive disorder, and who suffers from severe and debilitating migraines, was able to finally get on a medication that works for her. My stepfather had to have a hip replacement in his 20's and suffered from chronic, debilitating pain. A man who was prone to addiction, he drank too much and was addicted to opioids. He was arrested multiple times, had a hard time finding work, and attended rehab more than once. He died in 2007, probably from liver failure. He did not have access to the care he needed to overcome his addictions or his pain. The ACA has provisions meant to help people like him. If we had fixed our healthcare system sooner, perhaps he would still be alive for his son, my brother. Secondly, the ACA has saved my life directly. In 2013, I was diagnosed with a parathyroid

tumor. Your parathyroid regulates the level of calcium in your blood, among other things, and the tumor was causing my body to leach calcium from my bones. The calcium was then collecting in my kidneys, and forming large stones. By the time I was diagnosed, I was passing a large kidney stone once a week, having minor seizures in my sleep, and my kidneys were blocked, making it difficult to urinate, which is essential for the body to expel toxins. I was working full time, in constant pain, and having trouble focusing and remembering things. I lost a lot of weight, was anemic, and was suffering severe emotional stress. I had surgery to remove the tumor, went back to work, but still wasn't back to 100%. I wound up quitting my job shortly after the surgery. I was still having seizures, was still in massive amounts of pain, and still having trouble remembering things and focusing. I was also working a part time job that required me to stand for 8 hours straight. On my days off, I couldn't get out of bed, couldn't cook myself meals. On my working days, it took all my energy to get to work (I rode my bike to the bus stop, then took the bus to work), all my willpower to work my 8 hour shift, and by the time I got home, I collapsed into bed, unable to make myself dinner. I lost more weight. I had no healthcare coverage and didn't think I could afford to go to the doctor. One day, in the middle of all this, my father came over to check on me. I must have looked really bad, because he almost immediately asked me if I wanted to go the ER. I told him no, I couldn't afford it, and he said, "Are you sure?", and I broke down, and agreed to let him drive me to the ER. I waited in an ER for an hour or so, and was eventually admitted. I found out that both of my kidneys were blocked with impassable stones. They would have to laser the stones out. In the meantime, I would have to stay home and rest. I was told that because I was working part-time, I was covered by the Medicaid expansion, something that was not available to me in previous years as a single woman with no children. I asked what would have happened if I didn't have the procedure, and was told, kidney failure, death. The ACA most certainly saved my life. It is not perfect. But it absolutely saves lives.

Finally, I would like to share my experience from 2008 and 2011, a few times I was sick, and tried to access healthcare before the ACA was in place. First, in 2008, two experiences. The first is that in August of that year, I broke my hand riding my bike. My friends offered to call an ambulance, but I told them not to, as I couldn't afford it. A friend drove me home so I could get my insurance card, and then drove me to the ER.

Second, shortly after I broke my hand, I lost my job due to the recession. I had been working full time for an outdoor retailer, and the stress had me in an ulcerative colitis flare up from early 2007. I had a recto-vaginal fistula, something most americans associate with poor women in Africa, but which is common in women with Ulcerative Colitis and Crohn's disease, due to the nature of the disease. It is when a hole forms between the intestine and the vagina, and stool leaks out constantly. I had avoided going to the doctor, because even though I had health insurance through my employer, I had a deductible, was still low income and the fee to see the doctor was \$120 before the deductible was met. I made due with diapers, wipes, and gritting my teeth. When I lost my job, I had the option of going on COBRA, which I knew I couldn't afford, at \$350 a month. Unemployment would barely cover my living expenses. I found out that California had a high-risk pool, so I set out to try to get in it. I had trouble finding someone to help me navigate the system, I was physically barely able to get out of bed, and emotionally unwell, and unable to navigate figuring out how to access the high risk pool. I also found out the wait-list

was long and it might take months or years for me to actually be able to access the insurance I needed. I explained this to my father, and he asked my grandmother to cover my COBRA, which she did. Two months later, I was taken to the ER in San Francisco, admitted to the hospital for IV fluids, and told I needed to have surgery for a permanent ostomy. After over a decade fighting it, I agreed. I had lost a lot of weight, I was skin and bones, and knew I was dying for the second time in my life. I couldn't work. I couldn't get out of bed long enough to feed myself, I couldn't eat without being in pain and rushing to the bathroom. If my grandmother hadn't paid for my COBRA, I would have surely died from waiting too long to see a doctor for fear of the cost.

Then, in December of 2010, before the ACA fully kicked in, I got sick. I thought I had the flu. I was vomiting, had a fever, couldn't get out of bed, and was in a lot of pain, which I thought was my period. I was sick for 2 weeks. Eventually, I asked my friend to take me to the ER. The doctors couldn't find anything conclusive, but they thought I had had a kidney stone that passed. They gave me fluids and anti-inflammatories, and sent me home. The bill was \$2500, a bill that I was never able to pay. It would have been several thousand more if I had been uninsured. The diagnoses scared me. This was new, and I thought unrelated to my ulcerative colitis. My insurance coverage ended at the end of 2010, and I panicked. I started a new job, which didn't include insurance, and had no way to purchase insurance. My plan was to end my lease, and move to San Francisco, which had free clinics and a universal coverage scheme for residents of the city. I ended up homeless, and unable to access the health care I needed. I became severely depressed, and eventually got into a mental health clinic. I lost my job in June of 2011 after a two week trip to the east coast to see my brother graduate college. I had been working as a contractor, so I did not have access to unemployment. I was suicidal, and didn't have the emotional resources to look for a job. I ended up homeless again, with no healthcare. In October of 2011, I got sick. I ended up in the ER with a high fever, I thought I had the flu. It turned out it was an infection from where I had a tooth removed in an emergency earlier that year and a piece of the tooth had been left behind. I was still uninsured, so that was another ER bill for \$500 that I was never able to pay.

The ACA isn't perfect. I know this. But it has saved my life, and millions of others. Lack of healthcare increases cost to the taxpayer, and more importantly, costs human lives. Lives of people like me, who work, who struggle every day to get up and go to work, to take care of their kids, all while dealing with crippling physical and or emotional pain, but most importantly, people who are loved by someone. When you, the government, fail to meet your constitutional obligation to ensure everyone's right to life is met by requiring that health insurers cover pre-existing conditions, people like me go bankrupt. We stop being able to work. We lose our homes. We die. When you, the government, fail to require that health insurers cover mental health care, people like me go bankrupt. We stop being able to work. We lose our homes. We die. We know already that the market doesn't take care of us, because we survived by any means necessary until the government required that the market include us.

The ACA has only been around for 6 years, and it has only been around full force for 4. My memory isn't that short, and I remember life before the ACA clearly. The ACA has changed lives for the better, saved lives, cut costs, and created jobs. No, it isn't perfect. As someone who suffers from multiple chronic illnesses, who suffered greatly in the unregulated market prior to

the implementation of the ACA, and who has experienced both the good and the bad of the ACA, I support a single payer system. But in the absence of a common sense single payer system, I unequivocally support the standing structure of the ACA. Dismantling it and defunding it **will** kill people. Destroying the healthcare of millions doesn't make you anti-establishment or even a good conservative. It doesn't fulfill the promises you made to your constituents, and it doesn't fulfill your oath to uphold the constitution. For the good of the country, I urge you to listen to the experts in the field who have spoken out against this bill, reject the Graham-Cassidy bill and either find a bipartisan solution to the problems of the ACA with input from patients and the healthcare industry, or to implement a single payer system. Thank you.

Wright, Kevin (Finance)

From: Melinda Feinstein [REDACTED]
Sent: Sunday, September 24, 2017 4:15 PM
To: gchcomments
Subject: Graham-Cassidy

I am completely opposed to the Graham-Cassidy legislature now in front of Congress. To treat human beings in such a dismissive manner is horrendous. All Americans deserve the chance to get health insurance-not only those with high incomes or live in a particular State. You are being completely disingenuous in telling constituents that there will be adequate coverage for all regardless of pre-existing conditions or where they are from. This legislation is a sham. Don't think we can't see what you are proposing.

Melinda Feinstein
34996

Wright, Kevin (Finance)

From: Sharon Katovich [REDACTED] <[REDACTED]>
Sent: Sunday, September 24, 2017 10:24 AM
To: gchcomments
Subject: Graham-Cassidy proposal to repeal and replace the Affordable Care Act

Hello from Wisconsin,

We are a family of four with our two children becoming adults this year.

One of our children has a developmental disability, and the proposed changes to Medicaid will significantly and negatively impact his life. He is a hard-working high school senior who is doing the very best he can in spite of challenges. He has had two supported job internships and is now able to work independently at his third job after getting extra support to learn the job tasks. It is highly unlikely that he will ever be in a position to get health insurance through an employer. The Graham-Cassidy bill will strip away the health insurance that helps our son, and therefore our family, so much.

Our other child is also a high school senior who has high educational aspirations. College is her next step. I was thrilled when the ACA became law because it opened a few opportunities for our daughter. She would be able to pursue 8 years of higher education while staying on our health insurance. And, any opportunity she could dream up would be available to her after graduation because the ACA would mean she wouldn't have to look for employment that included health insurance. **I fully believe that the hidden benefit of not having to make employment decisions based on health insurance will lead to more people pursuing entrepreneurship.**

I am also extremely concerned about the anti-female tone of much of this administration's legislative attempts. It is proven that society does well when women do well. Why is government inserting itself into women's health choices? What the heck is going on? Why no bipartisan long lasting solutions to something that has an effect on every human being in the country? It is time to fix the ACA. It isn't perfect, but it will be more so when bipartisan, common sense solutions are applied.

One last thought, my husband and I are both 56 years old. We have always had health insurance through employers and we have paid more into 'the system' than we have used. Now we will be required to pay even more while losing peace of mind, and potentially going bankrupt, over health care costs that will go up. My question is not will we end up being two of the millions of people who will end up with no healthcare because we'll be priced out of the marketplace? My question is how long do we have until we supposedly 'choose' to have no health insurance coverage?

Shame on every single senator who votes to kill off the constituents they are supposed to protect to vote for this bill. They are NOT fooling anyone. It is unacceptable to ignore constituents' wishes and to vote to line their pockets. SHAME, SHAME, SHAME!!!!

Every senator that votes for the Graham-Cassidy sh*t show of a bill should be required to use the insurance they voted in.

Thank you for the opportunity to provide input.

Sincerely,



September 13, 2017

The Honorable Dianne Feinstein
United States Senate
331 Hart Senate Office Building
Washington, D.C. 20510

The Honorable Kamala Harris
United States Senate
112 Hart Senate Office Building
Washington, D.C. 20510

Dear Senators,

The undersigned associations representing California’s counties and the critical services provided at the county level strongly oppose the proposal introduced by Senators Cassidy, Graham, Heller, and Johnson to dramatically restructure the *Affordable Care Act* (ACA). The measure would reverse the significant progress our state has made in reducing the number of uninsured residents. Capping the federal financial participation in Medicaid and ending the enhanced federal support for states choosing to expand coverage would undermine our efforts and erode the federal, state, and county partnership.

Our members see first-hand how access to health and mental health care improves lives, educational attainment, and employment. In California, Medicaid benefits are delivered through a solid federal, state, and county partnership. Counties care for residents through our public hospitals and health systems, provide rural medical coverage, offer behavioral health services including mental health and substance use disorder treatment, administer public health services, and are responsible for social and health services eligibility functions. In short, California’s 58 counties strive to provide timely and quality Medicaid services under the state Medi-Cal program.

The Graham-Cassidy- Heller- Johnson proposal would eliminate the enhanced Medicaid financing for the expansion population and the subsidies available on Covered California, and convert all of those funds to a state block grant. Funding for the block grant would decrease over time and would be eliminated entirely after 2026. In addition to the block grant for ACA-related funding, the plan would convert additional Medicaid enrollee categories to a per-capita-cap model, which would establish hard federal funding caps for state Medicaid programs.

While each state would be impacted differently, the legislation’s effect on our state would be severe. California would experience the some of the deepest cuts of any other state. The impact is similar to the *Better Care Reconciliation Act* (H.R. 1628) which failed in the Senate in July. The per-capita cap on Medicaid spending will slash the federal contribution to all states by 26 percent in 2026 and 35 percent by 2036, compared to current law. Given our aggressive efforts to enroll families and individuals under the ACA, the bill would cut Medicaid funding to our state by approximately 50 percent in 2026 according to the Center for Budget and Policy Priorities.

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California County Letter Re: Cassidy-Graham-Heller-Johnson Proposal
September 13, 2017

We urge the Senate to reject the Graham-Cassidy-Heller-Johnson measure. Despite claims by the bill's authors, it does not enable California to continue providing health care under the ACA. The financial foundation of the Medi-Cal program, which serves 1 in 3 Californians, will no longer be viable under this bill.

California's counties stand ready to work with the Senate to improve Medicaid and the ACA and strongly support the bipartisan efforts underway to preserve and stabilize the ACA. Our members have learned many important lessons about outreach, retention, access, and continuity of care since the ACA was implemented. We stand ready to assist the Senate in preserving the Act's promise of quality, efficiency, and access to health care for all.

Thank you for your careful consideration of this critical fiscal and policy matter.

Sincerely,



Matt Cate
Executive Director
California State Association of Counties
(CSAC)
[Redacted]



Kirsten Barlow
Executive Director
County Behavioral Health Directors
Association of California (CBHDA)
[Redacted]



Erica Murray
President and Chief Executive Officer
California Association of Public Hospitals
and Health Systems (CAPH)
[Redacted]



Frank Mecca
Executive Director
County Welfare Directors Association of
California (CWDA)
[Redacted]



Michelle Gibbons
Executive Director
County Health Executives Association of
California (CHEAC)
[Redacted]



Jolena Voorhis
Executive Director
Urban Counties of California (UCC)
[Redacted]

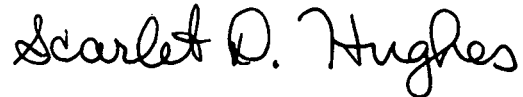
Page Three

California County Letter Re: Cassidy-Graham-Heller-Johnson Proposal
September 13, 2017




Kari Brownstein
Administrative Officer
County Medical Services Program (CMSP)

[Redacted]



Scarlet Hughes, MSW
Executive Director
California State Association of
Public Administrators, Public
Guardians and Public Conservators
(CAPAPGPC)

[Redacted]



Karen Keeslar
Executive Director
California Association of Public Authorities (CAPA)

[Redacted]

cc Secretary Diana Dooley, California Health and Human Services Agency
Director Jennifer Kent, California Department of Health Care Services
Director Will Lightbourne, California Department of Social Services

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Sunday, September 24, 2017 4:13 PM
To: gchcomments
Subject: Graham-Cassidy



NO! No WAY this should pass. It is a horrible bill, leaves out millions of people, literally **UNINSURES** millions of people. Why is Congress determined to be so cruel??

Warmest regards,
Linda

Linda L. Odum, Ph.D.
Founder & CEO

[REDACTED]

[REDACTED]

SBA Certified Woman Owned
HUBZone

Wright, Kevin (Finance)

From: Kevin Keeley [REDACTED]
Sent: Sunday, September 24, 2017 4:14 PM
To: gchcomments
Subject: Graham-Cassidy health care bill

Rushing through a poorly conceived, poorly thought out Healthcare Bill opposed by AMA and insurance industry that will negatively affect millions of Americans just because you promised to repeal the Affordable Care Act and over 8 years could not come up with a better plan is legislative malpractice. Any Senator voting for this bill is irresponsible and should be ashamed. America deserves better than this.

John Kevin Keeley
Omaha, Nebraska

Sent from my iPad

Wright, Kevin (Finance)

From: Jan Mikus [REDACTED]
Sent: Sunday, September 24, 2017 4:14 PM
To: gchcomments
Subject: an American citizen's testimony for Monday's Graham-Cassidy hearing

Dear Senators,

My name is Jan Mikus, & I am a citizen living in the state of Washington. My husband & I are fortunate to have health care insurance provided by his employer, but we are very aware of the young people in our family who are struggling to provide the same for their own beginning families. The ACA made it possible for them to have medical care at a cost young people can afford (they are in their 20s). Should the ACA end, they will be in peril of no coverage, and as a result, poor care (because they cannot afford it) for their children & themselves. Effectively, the end of the ACA would ensure their health care model would be to use the ER at local hospitals - not an effective use of resources.

I strongly oppose the Graham-Cassidy bill, & want to see a bipartisan Congressional effort to IMPROVE the flaws in the ACA, not to repeal it.

Sincerely,

Jan Mikus

[REDACTED]

Seattle, WA 98115

[REDACTED]

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Sunday, September 24, 2017 4:11 PM
To: gchcomments
Cc: SCDD California
Subject: [FWD: Senate ACA ltr]
Attachments: Seanate ACA letter.doc

GCH comments committee,

I am writing in opposition to the Graham-Cassidy proposal to reform the ACA.

Please submit the attached letter to the appropriate committees and make sure it gets to our elected officials.

Thank you,
TE

Wright, Kevin (Finance)

From: Michelle Skoien [REDACTED]
Sent: Sunday, September 24, 2017 4:13 PM
To: gchcomments
Subject: Graham-Cassidy hearing, Monday, Sept. 25, 2017

Hello,

My family relies on quality, affordable healthcare. Because of this, I oppose the Graham-Cassidy bill.

My story with pre-existing conditions is that 3 of the 4 of us have one in some form, and we are all essentially healthy individuals. My children were both admitted to a hospital for croup when they were each under 5 years of age. This qualifies as a pre-existing condition according to health insurance companies. My husband has a congenital heart defect that does not affect him in day-to-day living, but he will require heart surgery to replace a valve within the next 10 years (when he is in his 50s). This most definitely is considered as a pre-existing condition. When my husband lost his job briefly in 2008, we were not able to get medical insurance due to those pre-existing conditions. I am so thankful for the ACA in trying to protect Americans as it does. Rather than repeal it and leave Americans less protected against health insurance companies that are focused on the bottom line, I would like to see a bipartisan Congressional effort to improve the ACA.

Thank you.

Sincerely,
Michelle Skoien

[REDACTED]
Shorewood, Wisconsin

Wright, Kevin (Finance)

From: Judy Fike [REDACTED]
Sent: Sunday, September 24, 2017 4:13 PM
To: gchcomments
Subject: Graham Cassidy Bill

To Whom It May Concern:

I am a breast cancer survivor, and as such, I have a pre-existing condition. I am deeply concerned that the Graham Cassidy will strip my protections currently afforded under the ACA. In order to prevent the reoccurrence of the cancer, I must take a drug, Letrozole, that has debilitating side effects for me. I receive treatments to offset the side effects, but the treatments and medications I take are expensive and on going. If I lose coverage for these treatments the costs will be financially disastrous to my family. I could chose to go off the Letrozole, but then I risk a reoccurrence of the cancer. Either way, the loss of health insurance does not paint a pretty picture for my medical or financial well-being. I urge the Senate to put aside partisan politics and work on a bipartisan bill that well provide comprehensive and affordable healthcare for all Americans.

Thank you,

Judith Fike

Wright, Kevin (Finance)

From: Laura Higbee [REDACTED]
Sent: Sunday, September 24, 2017 4:28 PM
To: gchcomments
Subject: Vote NO on Graham-Cassidy

Congress must quit trying to repeal the Affordable Care Act and instead work together to fix its kinks. Most Americans, including me, support the ACA and more affordable healthcare generally. Please listen to your constituents. Do not vote for Graham-Cassidy!

Wright, Kevin (Finance)

From: Judy Jurgaitis [REDACTED]
Sent: Sunday, September 24, 2017 4:13 PM
To: gchcomments
Subject: Graham-Cassidy - NO!

The desperate optics at work with this thing are transparent. Some score - any score - must show up on the scoreboard, must it? But what will result if it passes? No one, I'm sure, not even the most honest Republican, believes that this move will improve health care in this country. If individual states are handed the power to decide where and to whom help is given, it opens the door to all manner of possible abuse and discrimination. Take your time; find points of contact between parties. We are not impressed by the "my way or the highway" approach to legislation. Please remember - and repeat it often during your business day - that you have been elected to work together to represent your constituents, not the big money that helped you attain office. But one thing at a time...

This is not the way to go and we believe you all know it. There is a better way available: working together. It's time to do the right thing and heal the sick baby that is the ACA rather than tossing it out with the bath water. Thank you.

Sincerely,
J. Jurgaitis

Wright, Kevin (Finance)

From: Shellie Haack [REDACTED]
Sent: Sunday, September 24, 2017 4:28 PM
To: gchcomments
Subject: Please Oppose Graham-Cassidy-Heller

Senate Finance Committee,

I urge you to reject Graham-Cassidy-Heller in favor of the bipartisan bill the Senate HELP Committee was considering. Graham-Cassidy-Heller would cause 32 million people to lose their health coverage while destroying Medicaid and harming some of the most vulnerable members of our communities, seniors and people with disabilities.

Shellie Haack
Wood Dale, IL

Wright, Kevin (Finance)

From: Margery Wilson [REDACTED]
Sent: Sunday, September 24, 2017 4:12 PM
To: gchcomments
Subject: Regarding the Graham-CassidyBill proposal

I am a constituent in the 37604 zip code - Upper East Tennessee.

I implore you to vote NO! on the Graham-Cassidy Bill should it come to the floor for a vote.

I am an NP and have worked in the healthcare field for many years. I have seen many changes over years. While I reluctantly accepted the ACA initially, I grew to appreciate it more & more as I was able to treat more patients as coverage expanded. It is a flawed system, but it achieves a far nobler purpose than earlier healthcare plans. It is in need of revision & fixing, of course. All plans need review & revision regularly. That is where we must start, in my judgement.

I am strongly opposed to the Graham-Cassidy Bill as it is drastic. It will reduce &/or eliminate coverage to millions, increase costs substantially to more millions. It has not been reviewed or debated in bipartisan discussions. It has not been scored to determine the broad financial impact on the country.

The rushed nature of this Bill's movement to a vote is problematic. It is NOT the way we should do business regarding 1/6 of our national economy. If passed, this will cause chaos in the markets, in providing needed care and cause further turmoil in our country. At this point in our country's history, increasing turmoil & causing additional panic & distress is NOT appropriate.

I think many of us understand the pressure the GOP is under to 'perform' for the donors to campaigns. When we are 'beholden' to any entity, it creates internal conflict that causes us to react in both panic & fear. I would challenge all in Congress to take the high ground and vote FOR your elected constituents who are counting on ongoing healthcare fairness. Please vote NO on this outrageous bill. No rich elite should manipulate the taking away of health care of millions of fellow citizens.

I am all for fixing the current system. ALL FOR IT. Please consider this as your current mandate. Americans, as has been demonstrated in our current serial natural disasters, take care of Americans. We take care of the vulnerable in our society. We do not abandon those in temporary or ongoing need. Whether it's children, pregnant women, persons with disabilities, drug addicted, we step up & offer a helping hand and a chance for a fuller, better life. That's what makes us the greatest country in the world. We must continue this principle.

As I am from Tennessee, I am proud of the leadership of my Senators on many issues. I am especially keen to see support for Senator Lamar Alexander to continue leadership with Senator Patty Murray in a bipartisan approach to an achievable health care plan. Please let us go in this direction. Please. It is best for the people of this great land.

I apologize if this seems like a ramble. But I'm wanting you to get my humble but clear input into your decisions.

With respect,

Margery Wilson

Wright, Kevin (Finance)

From: Mykie Reidy [REDACTED]
Sent: Sunday, September 24, 2017 4:12 PM
To: gchcomments
Subject: healthcare

Because my husband and I are both self-employed, my family insures in the individual marketplace, and I oppose the Graham-Cassidy bill. Because our son has insulin dependent diabetes, it is indispensable for us to have insurance that does not discriminate against people with pre-existing conditions. My son developed diabetes when he was nine years old. It is incurable and life-threatening, and the only thing between my son and terrible complications is careful management of his disease. For that, he needs comprehensive and affordable insurance. There needs to be a bipartisan effort to improve the ACA, not repeal it.

Please consider the life of my son in your deliberations.

Mykie Reidy
[REDACTED]

Wright, Kevin (Finance)

From: Jackie Carey [REDACTED]
Sent: Sunday, September 24, 2017 4:12 PM
To: gchcomments
Subject: Graham/Cassidy

This is a terrible bill that should never have been allowed to see the light of day. We are supposed to protect and help those less fortunate than ourselves, not throw them to the curb, all in order to give tax cuts to the very wealthy, who do not need them. This shameful bill should not be brought to a vote.

Jackie Carey
Ocean Pines, MD

Wright, Kevin (Finance)

From: Kim Snellenbarger [REDACTED]
Sent: Sunday, September 24, 2017 4:12 PM
To: gchcomments
Subject: Graham Cassidy Bill

Please vote No!
Sent from my iPad

Wright, Kevin (Finance)

From: Susan Bottcher [REDACTED]
Sent: Sunday, September 24, 2017 4:12 PM
To: gchcomments
Subject: What the Affordable Care Act means to me

Dear Sirs/Madams of the Senate Finance Committee;

When I was 18 years old (in 1975) I was hospitalized for severe anemia, the treatment being whole blood transfusions. This saved my life but ten years later I developed chronic active hepatitis. It wasn't until several years later that medical science & research discovered the Hepatitis C virus. Subsequent blood tests revealed the blood transfusions I had in 1975 as the source of my chronic active hepatitis which was caused by the HepC virus.

In the late 1990's the FDA approved the combined Interferon & Ribavirin therapy for HepC. My doctor prescribed that 11 month-long course of chemotherapy treatment for me in approximately 2001.

The good news was **this treatment was the only known cure** for a disease that would otherwise destroy my liver and kill me. I was in my 40's and still had young children at home.

The bad news was, this was before the Patient Protection and Affordable Care Act. **My health insurance company, Blue Cross Blue Shield, rejected my claim for reimbursement for the drugs that cost me more than \$1,500/month.**

Allow me to digress to say I had been a BCBS client for more than 25 years. I had always paid my premiums in full and on time. I had otherwise been very healthy, I never smoked and I've always maintained the best of dietary & exercise habits.

The treatment I needed was not specifically excluded in my policy so how could BCBS reject my claim?

In addition to the expensive costs of the drugs, there were very expensive monthly blood tests that had to be sent to a special lab in California (I live in Florida) and monthly visits to the doctors' office. All in all, if I wanted to be cured of HepC it would cost me at least \$25,000. BCBS said "No".

Without the cure, I was destined for liver cancer and the need for a liver transplant. At that time, the estimated cost of a transplant was hundreds of thousands of dollars. I remember asking the BCBS claims adjuster, "You mean BCBS would rather pay for an organ transplant and lifetime of anti-rejection drugs instead of a cure?" He had no rational reply.

Long story short, I got the treatment and have been cured of HepC for the last 15 years.

Has the PPACA been in place at that time, there would have been no issue, no debate, no potential that by this point in time I could have been dead from a treatable disease.

But now I have a serious "pre-existing condition"; That is, a history of liver disease.

If I ever come down with anything even remotely related to my liver, without the PPACA, my insurance company could (and would) reject any and all claims. Sure, I'd have "access" to treatment, but what

do you think the costs will be now? And without the guarantee of my insurance company being required to accept me as a client AND actually provide coverage, what am I supposed to do?

What the Affordable Care Act means to me is:

I will always have health insurance coverage that will remain in place and cannot be taken away from me.

I will not have to go bankrupt to pay for any future health crises.

I will not have to languish with any untreated/under-treated malady.

I will not become an emotional and financial burden on my family or society due to a health crisis.

I will not die prematurely and unnecessarily due to lack of health care.

I will remain a healthy and productive member of society, well into old age.

Please move away from "repeal" and instead towards fixing the weaker parts of the PPACA.

Thank you for your time.

Best regards,
Susan Bottcher

[REDACTED]
Gainesville FL 32605
[REDACTED]

Wright, Kevin (Finance)

From: Nick Hood [REDACTED]
Sent: Sunday, September 24, 2017 3:39 PM
To: gchcomments
Subject: No to Graham Cassidy

Please realize that this bill will hurt millions of our most vulnerable citizens. Lifetime limits being imposed is a death sentence for my eight year old special needs child. I strongly oppose this bill and the secretive way it is trying to be passed.

Thank you,
Jennifer Hood

Sent from my iPhone

Wright, Kevin (Finance)

From: Anna Leonard [REDACTED]
Sent: Sunday, September 24, 2017 4:11 PM
To: gchcomments
Subject: Strong opposition to the Graham-Cassidy bill

To the member representatives considering this bill:

The ACA had been the best social program enacted in my lifetime. I am a woman, single, age 58. I was born into an impoverished family, and raised by a single female parent. I worked from a very young age with odd chores for neighbors to help my mother support the family.

Mother re-married and circumstances slightly improved, I went to a private high school and received help with obtaining a vocational career as a court reporter.

The court reporting field is one which is 95 percent female. The majority of the workers work as freelance independent contractors = no benefits. Health insurance had not been affordable for many years of my working career, though with good fortune I was healthy.

I managed to obtain a college degree over ten years paying for it piecemeal denying myself a car, health insurance, and items over and above the basics.

I have paid government taxes, federal, state, municipal, sales, etc., for most of my life WITHOUT INTERRUPTION. I have been fortunate to have continuous work in my profession.

I purchased a modest studio condo in the ground level of a building and have lived there for 20-some years.

During that time, I suffered constant anxiety and worry each day that I would get sick and not be able to see a doctor and I had no family, children, etc., to help me should something happen. I lived with grave fear that I would lost my modest home and any savings I had acquired for old age.

Over time, the anxiety caught up with me and turned into panic attacks. I was unable to see a doctor. I utilized the county's hospital in emergency situations and received a bill for this due to my modest, but not poverty-level income.

I DID EVERYTHING RIGHT. EDUCATION. LIVED MODESTLY. PAID TAXES. CONTRIBUTED TO MY COMMUNITY. OBEYED ALL LAWS.

MY PROFESSION IS ONE THAT UPHOLDS THE JUDICIARY OF OUR GREAT NATION =====
AND I CAN'T SEE A DOCTOR IF I WERE TO GET SICK. THIS IS A TRAVESTY!!!!!!

I AM NOW MIDDLE-AGED AND FEELING THE EFFECTS OF THIS AGE. WITH THE ACA, I HAVE BEEN ABLE TO SEE A DOCTOR AFTER MANY YEARS. THE DOCTORS INFORM ME THAT MY CURRENT CONDITIONS ARE AGE-RELATED AND THE BEST THING I CAN DO IS TO CONTINUE TO FOLLOW DOCTOR ORDERS, USE THE PRESCRIBED MEDICATIONS AND UNDERTAKE REGULAR PREVENTATIVE MEDICAL SCREENINGS.

WITHOUT AFFORDABLE HEALTHCARE AND HAVING DONE EVERYTHING RIGHT AND NEARING MATURE ELDERLY AGE, PLEASE EXPLAIN TO ME WHAT I CAN DO TO HAVE ACCESS TO A DOCTOR FOR CONTINUED MEDICAL CARE UNDER THIS PROPOSED PLAN?

I DON'T SEE A FEASIBLE WAY. VOTE NO!!!!!!!!!!!!!!

Anna Leonard
Oak Park, Illinois

--

Wright, Kevin (Finance)

From: Jean Dibble [REDACTED]
Sent: Sunday, September 24, 2017 4:27 PM
To: gchcomments
Subject: Do Not Repeal the ACA

The Graham-Cassidy Bill is a very bad bill

Jean A. Dibble
Professor
[REDACTED]

Wright, Kevin (Finance)

From: Anna Lank [REDACTED]
Sent: Sunday, September 24, 2017 4:11 PM
To: gchcomments
Subject: Healthcare

Please. The Affordable Care Act has laid the foundation for decent healthcare for everyone in this country. It is not without flaws, but it certainly is far better than any of the proposals that have been raised since.

Do your jobs, as representatives of all the citizens of the USA, and work on fixing what isn't working.

The new Graham Cassidy bill is by far the worst solution raised.

Please help us with our basic healthcare needs Vote NO on Graham Cassidy.

Yours truly,

Anna Lank

Senator Grassley clearly illustrated that this legislation is only about political maneuvers when he said, “You know, I could maybe give you 10 reasons why this bill shouldn’t be considered. But Republicans campaigned on this so often that you have a responsibility to carry out what you said in the campaign.”[10] Republican leaders have condemned the avoidance of regular order, most notably Senator John McCain in his speech on the Senate floor in July 2017, when he said,

We’ve tried to do this by coming up with a proposal behind closed doors in consultation with the administration, then springing it on skeptical members, trying to convince them it’s better than nothing, asking us to swallow our doubts and force it past a unified opposition. I don’t think that is going to work in the end. And it probably shouldn’t.[11]

He reaffirmed this specifically in regards to GCHJ on September 22, 2017, when he issued a statement which said in part, “[H]ealth care legislation ought to be the product of regular order in the Senate. Committees of jurisdiction should mark up legislation with input from all committee members, and send their bill to the floor for debate and amendment. That is the only way we might achieve bipartisan consensus on lasting reform.”[12] We applaud Senator McCain’s commitment to regular order, and urge the members of this committee, and the entire Senate, to follow suit.

Need for Bipartisan Efforts to Stabilize Markets

We strongly urge the Senate to return to regular order, and to support bipartisan negotiations for legislative solutions to stabilize the healthcare markets. In order to achieve an effective, beneficial health care system, we must focus on evidence-based strategies which are in line with our American values. We can do this through examining other successful health care systems throughout the world, and identifying core components. We can do this through inviting health care experts to testify in hearings and to collaborate with our legislators to draft thoughtful, thorough language to preserve our markets, while ensuring access to *actually-affordable* coverage for all Americans. We can do this by cooperating with each other beyond partisan divides, and identifying that which is common among us, rather than focusing on winning despite the “opposing” party. We can do this.

We encourage Senator Alexander to return to the working table with Senator Patty Murray, who has repeatedly requested continuation of bipartisan health care talks. We encourage other Senators to participate, and to thoughtfully consider suggestions from healthcare experts. We will only succeed at bringing lasting systemic change by working together to craft strong, robust, evidence-based legislation.

For the good of all Americans, we strongly urge you to oppose GCHJ.

Sincerely,

Clarissa Phillips, MPH

premiums in response. The American Academy of Actuaries asserts that GCHJ will “likely lead to higher individual market premiums, lower enrollment... lower insurer participation, and more unstable markets than under current law.”[3] Additionally, AARP analysts conclude that premiums could increase by over \$16,000 per year for a 60 year old earning \$25,000 annually, on top of higher out-of-pocket costs.[4]

Reduced Medicaid Coverage

Finally, by converting the Medicaid program to a capped block grant, GCHJ would result in Medicaid spending cuts of over \$200 billion.[5] Reducing the funding and transforming Medicaid into block grants will lead state Medicaid programs to freeze enrollment and cut benefits. It creates a formula that does not adjust for economic down turns when more people might need to rely on the social safety net provided by Medicaid. The block grant formula harms states with efficiently managed Medicaid programs. Thirty-four states, those with the highest number of people in programming, would see substantial decreases in funding. Experts conclude that “the caps would limit federal funding on a per enrollee bases based on inflation rates that are projected to be outpaced by long-term Medicaid costs. In combination, these modifications could result in lower federal financing per enrollee than is received under current law.”[6] It is essential to realize that reduced Medicaid spending directly results in less coverage for those who most need it: children, people with disabilities, and low-income families and individuals.

Gutting of Protections for Pre-existing Conditions

In addition, despite claims made by both Senators Cassidy and Graham, analysis by the Center on Budget and Policy Priorities (and many other experts) shows that providing waiver options to states could weaken or completely eliminate the prohibition against charging higher premiums to Americans with pre-existing conditions[7]. The requirements in GCHJ for protecting those with pre-existing conditions are “much weaker than under the current 1332 innovation waiver process.”[8] Previous analyses determined that premiums could be so high that some Americans would be unable to purchase coverage at all.[9]

Abandonment of Regular Legislative Order

The authors and sponsors of this legislation have stated their desire to circumvent regular Senate order, citing the September 30, 2017 deadline of reconciliation as the deadline to pass the legislation. The hearing for which this statement has been prepared, was scheduled last minute in an attempt to quiet voices calling for order. There has been no attempt to follow a “regular” process for legislation: multiple hearings in multiple committees with expert witnesses, a full amendment process, debate on the floor, roundtables, stakeholder meetings, and honest revision. To date, revisions have focused on “buying” votes from other senators: for example, provisions specifically increasing funds or offering exceptions for Alaska.

When the authors of legislation move billions of dollars around for the sole purpose of garnering 1 vote, they are no longer promoting a health care plan; they are promoting a politics plan.

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Monday, September 25, 2017 1:14 PM
To: gchcomments
Subject: Gun violence wounds

Because Congress has done so little to lessen gunshot violence, we are becoming a nation of survivors from wounds, physical and psychological. Many of the survivors are children who either were wounded or witnessed someone else be shot. Too often that person was a parent or caregiver.

If the Graham-Cassidy allows states to exclude gunshot violence survivors on the basis of "pre-existing condition", then the situation will worsen. We will have hundreds of thousands of non-military Americans going untreated for PTSD, for wounds that will continue to create health issues for years after the shooting incident.

I know. My family survived such a shooting. Fifteen years on, we are STILL in waiting rooms of doctors, mental health therapists, specialists; hospitals; or we are in the ER.

We were fortunate, we had insurance. But read the headlines, look at the statistics from groups like Everytown or Moms Demand Action. How are all the survivors of this year's gun violence going pay for their wounds and for how long will they need to?

IF we are NOT going to do anything nationally about gun violence, then we need healthcare that will.

I am opposed to Graham-Cassidy. It offers nothing for the survivors of gun violence, as far as I can tell.

Respectfully,
S Hopkins

Senators Hatch, Wyden, and Committee Members,

We are a group of women who work in public health, education, social services, and law. We are writing to record our opposition to the Graham-Cassidy-Heller-Johnson Proposal (GCHJ). Each of us have worked directly with the communities: those who would be impacted the most from this legislation; disabled people, children, women, low-income, and rural Americans. We've lived in other countries with universal health insurance coverage, and have seen first-hand the good these policies can achieve in the lives of those covered. Congress should be working to ensure all Americans have access to affordable coverage. Instead Congress is attacking the Social Security Act by aiming to gut Medicaid, ignoring bipartisan efforts to shore up the Affordable Care Act (ACA) marketplaces, and allowing the administration to undermine the upcoming ACA open enrollment period. These actions move us away from ensuring all Americans have access to affordable coverage.

We oppose GCHJ for three main reasons: the estimated impact is disastrous for Americans, the process so far has attempted to bypass regular senate order, and it detracts from bipartisan fixes for the healthcare insurance coverage system.

Disastrous Impact for Americans Most in Need

GCHJ will decimate coverage for Americans, particularly for those with the greatest need. Although we do not yet have a CBO score (itself unacceptable), analyses conducted by multiple independent organizations indicate that passing GCHJ will result in millions of Americans losing their insurance coverage, increased insurance premiums & market destabilization, and drastic cuts to Medicaid funding.

Fewer Americans Covered by Health Insurance

Although it is difficult to estimate the catastrophic loss of coverage because losses would be dependent on what actions individual states take, the independent analyses all agree: fewer Americans would be covered as a result of GCHJ. Experts estimate that by 2026, 21-32 million fewer Americans will be insured under this legislation, and they believe that is likely to be an underestimate.[1][2]

Increased Premiums & Market Destablization

Eliminating the individual/employer mandates and cost-sharing subsidies in 2020 will lead to increased premiums and further market destabilization. Facing years of uncertainly, insurers are nearly guaranteed to raise

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Monday, September 25, 2017 1:14 PM
To: gchcomments
Subject: I oppose the Graham-Cassidy bill

Dear esteemed committee members,

I am writing to express my strong opposition to the Graham-Cassidy bill.

My story includes a misdiagnosis and improperly prescribed medication for frequent headaches that made my condition intolerable. While covered by the ACA, I received treatment and more appropriate medication that gave me my life back. Now I feel normal, experience very few headaches, and am more like who I used to be before the headaches started.

If there was no ACA, I would have continued with the wrong medication, and possibly suffered irreparable harm. And, if the headaches return, they would be labeled as a "pre-existing condition" and maybe I would no longer be covered...

Also, two of my sisters have fought aggressive cancers; it is only because they have / had access to health care that they were able to do so without declaring bankruptcy.

I would keenly like to see a bipartisan Congressional effort to repair the Affordable Care Act, to work together to genuinely improve health insurance affordability and accessibility for the American people. Please stop trying to score points off of one another and actually serve your people who need strong, reliable, and affordable healthcare coverage.

respectfully yours,

-Ted Kusio
Minneapolis, MN

Wright, Kevin (Finance)

From: Ottaa Paahan [REDACTED]
Sent: Monday, September 25, 2017 1:05 PM
To: gchcomments
Subject: ACA

> SENATE MEMBERS,
>
> AS A HARDWORKING SINGLE MOM, MY FAMILY AND I RELY ON QUALITY
> AFFORDABLE HEALTHCARE. I STRONGLY OPPOSE THE GRAHAM-CASSIDY BILL. I
> WOULD LIKE TO SEE A BIPARTISAN CONGRESSIONAL EFFORT TO IMPROVE ACA.
> NOT TO REPEAL IT.
>
> SINCERELY,
>
> MARI AALTO-EWENIKE
> [REDACTED]
> BREA, CA 92821
>

Wright, Kevin (Finance)

From: Emily Gelber <[REDACTED]>
Sent: Monday, September 25, 2017 1:12 PM
To: gchcomments
Cc: McNiece, Jessica (Durbin); Kanner, Max (Durbin); Villanueva, Josie (Duckworth)
Subject: Esperanza Health Centers Testimony to Senate Finance Committee on Graham Cassidy Heller Johnson Proposal
Attachments: Esperanza Health Centers Testimony to Senate Finance Committee on Graham-Cassidy-Heller-Johnson.pdf
Importance: High

Hello,
Please see the attached statement from Esperanza Health Centers to the Senate Finance Committee on the Graham Cassidy Heller Johnson proposal.

Thank you,

Emily Gelber MSW, LSW
Marketing and Community Relations Manager



[REDACTED]
Chicago, IL 60608
Direct: (773) 299-7932

A rectangular advertisement for a "HOPE CHEERING PARTY". On the left is a circular logo with a beer glass and the text "Drink Beer". In the center, the text reads "HOPE CHEERING PARTY" in large letters, followed by "TICKETS \$25 PURCHASE YOUR TICKETS ONLINE" and the URL "http://hopecheeringparty17.eventbrite.com". On the right is an illustration of a beer glass with a label that says "The Official Beer of Esperanza Health Centers".

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Wright, Kevin (Finance)

From: KATHLEEN CLARK [REDACTED]
Sent: Sunday, September 24, 2017 4:10 PM
To: gchcomments
Subject: Graham-Cassidy

Please Please vote to replace Obamacare. I believe John McCain is being vindictive because he hates Trump. But he should not be against the Bill. It is a good beginning to rid the country of a very bad Bill-Obamacare-

It is time you all worked together for the people who put you there and get rid of petty differences. If you continue this childish division it hurts the people the most. Maybe Congress members should get the same healthcare that we people

must pay for- bet that would make a difference in your vote. The Republicans, including McCain promised to repeal and replace- the Democrats do not want a change - so I hope you will get together and sign the Graham Cassidy Bill for the good of the country.

Kathleen Clark

Taxpayer in Oceanside, CA

Wright, Kevin (Finance)

From: Geraldine Carr <[REDACTED]>
Sent: Monday, September 25, 2017 1:14 PM
To: gchcomments
Subject: Graham-Cassidy Health Care Bill

Dear Finance Committee members,

I write to voice my opposition to the most recent version of a bill to repeal the Affordable Care Act. My husband just received a medical diagnosis that is quite serious and chronic and will change the course of his life and that of our family. We are fortunate, we hope, to be able to continue to receive quality medical care, but as it is a disabling condition that forces him to no longer work, it has economic, medical, and emotional impacts for our family including our young adult sons. We hope that he will be able to take advantage of Social Security Disability Insurance and, consequently, Medicare, but our "life plan" was not to have him retire at 61. The ACA has made me feel less stressed due to the availability of meaningful individual insurance policies if our current insurance policy ends or if he cannot receive Medicare early. Such assurances are also important for our adult sons who are 22 and 24 and remain covered under our policy as mandated by the ACA. One is contemplating returning to graduate school and would have no health insurance option if the ACA is repealed. (I guess student health policies could resume) He has pre-existing conditions. My twenty-two year old has chronic endocrinological and neurological conditions that would likely exclude him from coverage if the ACA were repealed and the former medical insurance system re-instituted. I know personally of the consequences of exclusion of coverage by medical insurance companies under the old system. We were on an individual small-business Blue Cross medical insurance policy, the premiums for which were \$2500/month in 2006. I applied for coverage from a competing company, United Health Care, which upon review by underwriting, offered a policy that excluded coverage of my oldest son completely, and excluded another son for a certain condition for three years. Quite the choice. We obviously decided not to opt for a policy that failed to cover one of our children and struggled to pay the premium until my husband found work as an employee with company medical benefits.

The current bill will upend the certainty that the ACA has provided for a greater number of families than you realize. The coverage until 26 provision, alone, has secured assurances for so many families during that maturation period of college, first employment, lags in either. A healthy young population is important to the vitality of the nation's economy. Emphasis on prophylactic care, over time, reduces health care costs. The individual insurance program where pre-existing conditions does not preclude coverage helps all over time in the reduction of costs. Do not decouple the risks pools and set up young and presumably healthy against old and presumably sick.

My story is just one of the hundreds of thousands of stories that demonstrate the utility of retaining the ACA. Yes, it has its flaws, but as a deliberative legislative body charged to deliver legislation for all people, not corporations, and not those of a particular party, I request that you amend the current statute to increase its efficiencies and devise ways to make our nation healthier without removing the constitutionally-based scaffolding upon which the ACA was created.

Thank you.

Sincerely,
Gerri Carr
Chevy Chase, MD

Wright, Kevin (Finance)

From: Kristin Wildensee [REDACTED]
Sent: Sunday, September 24, 2017 4:10 PM
To: gchcomments
Subject: I oppose the Graham-Cassidy Bill

My husband and I are both insured through the ACA. We took early retirement in part to move across the country to live with and help care for my aging parents. The ACA allows us to be covered for health care. Without it, we would be uninsured, which is not a good situation for us or for the larger picture. More uninsured people mean more sick people in our country, as well as higher overall health care costs for everyone, as uninsured people often have no other choice but to stay sick or go to the emergency room. I strongly oppose the Graham-Cassidy Bill which would repeal the ACA. While the ACA needs improvement, our country deserves a bipartisan Congressional effort to do so, not simply to wipe out the ACA which millions of people depend on.

Thank you,
Kristin Wildensee
Iowa City, Iowa

[REDACTED]
[REDACTED]
Kenosha Wisconsin 53140
September 25, 2017

Senate Committee on Finance
Attn. Editorial and Document Section
Rm. SD-219
Dirksen Senate Office Bldg.
Washington, DC 20510-6200

re: Hearing to Consider the Graham-Cassidy-Heller-Johnson Proposal, Monday, September 25, 2017, 2:00 PM.

Senator Hatch and members of the Senate Finance Committee:

I am writing to give my perspectives on the Graham-Cassidy-Heller-Johnson bill. I am appalled that this bill is even being considered. It put the health of many, including my adult son, at risk. He is alive only because he has been able to get health insurance and care for severe gastrointestinal disorder. The Affordable Healthcare Act (or Obamacare as you prefer to call it) saved him. It may not be the best possible bill what you are replacing it with it so bad, so quickly assembled and not thought out that it should never ever be passed.

I and many of my friends and family stand with me on this issue. We are angry that Congress, particularly Republicans, are playing politics with people's lives. We are all voters and when the next election comes around we will remember how little our politicians cared for the well-being of their constituents and we will vote accordingly.

I urge you to drop this bill. If you must change the ACA, please do it with more thought and less partisan politics.

Due to the time sensitivity of this letter, I am emailing it to the committee and my senator, Senator Ron Johnson as well as well as the Ranking Member, Senator Ron Wyden. I will be following up this email with a hard copy to them as well.

.Sincerely

Susan Remson

Susan Remson

Wright, Kevin (Finance)

From: Elisabeth Hurley [REDACTED]
Sent: Sunday, September 24, 2017 4:09 PM
To: gchcomments
Subject: Graham-Cassidy bill

Hello,

My husband and I are senior citizens and terrified of what may happen to us if one of or both of us get seriously ill. We are not wealthy and know we would have to use our savings for nursing home care until they are depleted. After that Medicaid would take over. With Medicaid being threatened, the worries for seniors are particularly great. For us too.

We have a friend whose husband is currently in a nursing home. They did pay from their savings as long they had any. Now Roger is on Medicaid. He had a severe stroke two years ago and can only be cared for in a nursing home. In addition to that, his wife who visits him daily from 10 am until 6 pm, now has additional worries. She had breast cancer surgery some years ago i.e., she has a pre-existing condition. Now, unfortunately, it was discovered that she has breast cancer once more. Major surgery (mastectomy) is scheduled for October 18. Without the certainty of pre-existing coverage, she would not know what to do. It's bad enough to deal with her husband being in the nursing home and another breast cancer surgery necessary ... not knowing how to afford surgery and aftercare would be disastrous to her.

There are so many other worries about this Graham-Cassidy bill, including the fact that states could waive requirements to cover mental health services. Instead of repealing the Affordable Care Act (Obamacare) I would like to see a bipartisan Congressional effort to improve the ACA, not repeal it.

Thank you.

Sincerely,

Elisabeth Hurley
[REDACTED]

Burien, WA 98166
[REDACTED]

Hearing to Consider the Graham-Cassidy –Heller-Johnson Proposal,
September 25, 2017

Mary D. Neubauer

Hello,

My name is Mary Neubauer. I wear many hats in the advocacy community. I'm the co-chair of the Milwaukee Mental Health Task Force. I'm a member of the Milwaukee County Mental Health Board. I serve on the legislative and policy committee of the Wisconsin Council on Mental Health. I'm also a part-time certified peer specialist helping individuals with a mental illness and substance use issues who are transitioning from homelessness into housing. Today, I'm speaking to you as a private citizen, as well as an advocate for the million plus Wisconsinites who rely on Medicaid.

The American Health Care Act would threaten the Medicaid program by creating a per capita cap and shrinking its funding. I'm able to work and volunteer my time because I receive Medicaid. And I'm one of the millions of people who could suffer if the proposed federal and state changes to health care are enacted, including the devastating cuts to Medicaid. In fact, these changes have the potential to have a monumental and astronomical impact on my life in every way, shape, and form—in a negative way. If my Medicaid services are reduced or eliminated, I'd be unable to work or to serve the community as volunteer—in fact, I'd have a hard time just getting through the day. I'm very serious when I say that my life is on the line.

Let me explain why. I have had many physical challenges since childhood. In fact, I've had 52 surgeries, the last one on September 8, 2017 on my heart. Thirty nine of them orthopedic, 32 of which were on my knees and 5 on my shoulders. I still go to physical therapy so that I can recover from my surgeries and get around without too much pain. Medicaid provides access to the inpatient care, medication, and therapy that I rely on. With major cuts proposed to Medicaid, I am worried that all of the services I need to live in the community may be at risk.

That means I have pre-existing conditions – and could be discriminated against if the American Health Care Act is passed and if our state opts to roll back the Affordable Care Act protections I may not even be able to purchase insurance in the private market. There's a chance that we would be back to the bad old days during which insurance companies could penalize me for taking care of my longstanding knee or shoulder injuries. That isn't fair. The reality is I could end up back in the Health Insurance Risk Sharing Plan, high risk insurance. In the president's proposed budget are additional cuts including Social Security Disability Insurance – that could also reduce my income. To be honest I won't be able to afford any type of insurance especially high risk.

The changes in the American Health Care Act have the potential to be devastating to me. Just as I rely on Medicaid so I can heal my knees and shoulders, I also rely on Medicaid for my mental health treatment, including CCS, Wisconsin's Comprehensive Community Services, which helps provide me with coordinated care. I have spent a large portion of my life battling chronic mental illness with therapy, medication, employment, volunteerism, and relationships, all vital parts of my recovery. Medication is used in treating my biochemical illnesses; therapy for PTSD by creating new neuropathways. But if I lose access to affordable medication in tandem with my psychiatrist and therapy, I'm sunk. I can only wonder how long I could remain employed and be active as a volunteer in the community if I couldn't fill my prescriptions, see my psychiatrist, therapists, or receive supportive home services to help me live independently. My life would be taken away from me.

I represent one of the more than one million people in Wisconsin across the life span, infants to older adults who rely on Medicaid to manage their physical and mental health conditions. I'm not asking for a handout or

for pity. I'm merely asking to be able to go to the doctor when I'm sick, to take medication so that I can work and volunteer, and to be heard by the policy makers who are making decisions that have an enormous impact on the health and wellbeing of so many Americans who, like me, are active and productive members of society as long as we have access to affordable health care. I hope they are listening. As an advocate, I know from personal experience how important Medicaid is to the health and independence of so many Americans, including millions who have a disability.

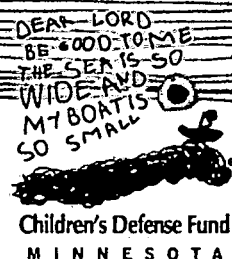
I'm terrified to not have medication. I fear psychotic episodes, stroke, suicidal depression, heart failure, auditory hallucinations, vivid memories, and debilitating headaches. Living life driven by fear is living a life void of hope. Please don't take my life away.

Sincerely Yours,

Mary D. Neubauer

September 25, 2017

Senate Committee on Finance
Attn. Editorial and Document Section
Rm. SD-219
Dirksen Senate Office Bldg.
Washington, DC 20510-6200



Dear Honorable Members of the United States Senate Committee on Finance:

Minnesotans' ingenuity and commitment to caring for one another has made us a leader in providing access to health coverage and care for all our citizens, especially our children. From the creation of MinnesotaCare to groundbreaking health care research to world-class health care facilities, our state has been an example for nationwide improvements to our health care system. In particular, Minnesota has fully leveraged the Affordable Care Act to build upon its ingenuity and commitment to its residents, particularly the most vulnerable – children, disabled and seniors – to have some of the lowest uninsured rates and best health outcomes overall in the country. Health care reform should always propel our citizens, economy and health outcomes forward, not backwards. Minnesota's economy, health, and values of ingenuity, innovation, and caring for each other are threatened by the Graham-Cassidy proposal through decreased investment in states like ours that know what works, reduction in consumer protections to reduce costs and protect people with pre-existing conditions, and, most significantly, in the breaking of the 50-year promise of Medicaid that has ensured health care access for hard-working Minnesota families, children, seniors, the disabled, and a significant proportion of people living in rural Minnesota.

With the Graham-Cassidy proposal, Minnesota stands to lose \$8 billion in federal funding over the next 10 years. These cuts won't only hurt the health, well-being and pocket books of lower and middle class Minnesotans, but it will hurt our economy. More than many states, Minnesota's economy thrives from our strong health care providers, fortune 500 medical device companies, and large insurance providers who choose to do business in the state. Rural Minnesota, like in other rural areas of the country, will in particular will be hit hardest by reductions in Medicaid coverage that allow hospitals and clinics to thrive by providing care, employment, and economic vitality in small communities across our state.

At Children's Defense Fund-Minnesota we know our children will be hit the hardest. Insurance rates of Minnesota children increased by 60 percent to nearly 97 percent since the passage of the ACA. The expansion of Medicaid, which insures 600,000 Minnesota children, and continuation of MinnesotaCare as a Basic Health Plan continued, and often improved, family coverage and care access and affordability. The Graham-Cassidy proposal will reduce these gains that Minnesotans have long worked in a bi-partisan way to achieve. The significant cuts to Medicaid funding, premium tax credits and cost sharing in particular will affect the economic stabilities of our children's families, putting their immediate and future health and well-being at risk. Moreover, it will decimate our state budget, which our state has worked hard across the aisle to be fiscally sound while ensuring we heed our value of caring for each other. Minnesota, our nation and our children deserve better than the Graham-Cassidy proposal. Congress should look to Minnesota for specific strategies to lift up our state's, and our nation's, values of ingenuity, innovation and caring for each other when crafting health care reform that moves us all forward, with particular attention to our children.

Sincerely,
Bharti Wahi
Executive Director
Children's Defense Fund-Minnesota

Nevadans Together for Medicaid Coalition
5258 South Eastern Avenue #151
Las Vegas, NV 89119



Re: Hearing to Consider the Graham-Cassidy-Heller-Johnson Proposal

Date: Monday, September 25, 2017

Time: 02:00 PM

Location: 215 Dirksen Senate Office Building

Dear Chairman Hatch and Ranking Member Wyden:

On behalf of the nearly 400,000 Nevadans who have access to healthcare through Medicaid and the Silver State Health Insurance Exchange, we write to express our extreme opposition to the Graham-Cassidy-Heller-Johnson proposal. Since the implementation of the Affordable Care Act and the expansion of Medicaid, the uninsured rate in Nevada has seen significant declines. This proposal will not only reverse that progress, but will result in even greater losses by:

- Eliminating the financial assistance that helps low- and moderate-income families purchase health care coverage;
- Ending expanded Medicaid coverage that helps millions of low-income adults;
- Gutting Medicaid through deep, permanent cuts that would grow over time and threaten care for millions of low-income seniors, children, and people living with disabilities and shift massive costs and risks to states;
- Jeopardizing access to life-saving and effective treatments for addiction and weaken states' efforts to address the current crisis of drug overdose deaths;
- Undermining essential protections for people with pre-existing conditions; and
- Resurrect - *and worsen* - the devastating cuts in coverage and benefits that the American public and the majority of Congress have already rejected.

The Graham-Cassidy-Heller-Johnson proposal threatens the health and financial security of millions of Americans including older adults, low-and moderate-income families, people living with disabilities, veterans and people with preexisting conditions. It does nothing to improve affordability or availability of coverage for consumers and will likely result in at least 243,000 Nevadans losing coverage by 2027¹. This proposal will undermine the financial stability of our health care system and place additional fiscal strains on our already tight state budget. A recent analysis by Avalere estimates that Nevada would see a reduction of approximately \$5 billion by 2027 and a staggering \$39 billion by 2036, compared to current law.

The proposed per capita cap will force Nevada to cut payments to health care providers and health plans, eliminate optional services, and restrict eligibility for enrollment - all of which

¹ <https://www.americanprogress.org/issues/healthcare/news/2017/09/20/439277/coverage-losses-state-graham-cassidy-bill-repeal-aca/>

could restrict access to important health care services for Medicaid enrollees. This proposal threatens the care of millions of low-income seniors, children and people living with disabilities who relied on the Medicaid program even before enactment of the ACA. No eligibility category would be immune to the impacts of these cuts. Since children make up almost one-half of the Medicaid beneficiaries, they cannot possibly be protected if cuts of this magnitude are enacted. Cuts to Medicaid would also leave consumers with substance use disorders without access to the most effective treatments for addiction and to life-saving overdose medicine. And seniors and people living with disabilities would also face painful cuts, since Medicaid is the primary payer for long-term services and supports. Community Based Services - the services that keep people with cognitive and physical impairments home and in their communities - are "optional" in Medicaid. The fiscal pressure created by per capita caps will likely lead states to cut back on these services, forcing seniors and people living with disabilities out of their homes and into institutions for their care. And the burden will likely hit communities of color especially hard, where Medicaid enrollment is especially high.

On top of those cost shifts, the 31 states that expanded Medicaid under the Affordable Care Act, including Nevada, will be at risk for far deeper cuts. This proposal ends all federal matching funds for the Medicaid expansion in 2020. Some of the funds that the federal government would have spent on Medicaid expansion get rolled into the block grant, but the block grant doesn't make up for Nevada's losses because the block grant is inadequate overall. The formula favors non-expansion states (it redistributes funding from expansion to non-expansion states), and it ends entirely in 2026, leaving states with no funding to replace the lost expansion funds. We agree with Governor Sandoval that "flexibility with reduced funding is a false choice."

Because federal dollars for Medicaid account for about 20% of state budgets, FitchRatings "believes substantial Medicaid cuts would require states to make material budget adjustments over the next decade and beyond."² And by pulling coverage from so many, this proposal would drive up uncompensated care costs on local communities, state budgets, safety net providers, and hospitals.

People whose lives will be most impacted by the Graham-Cassidy-Heller-Johnson proposal stand to lose critical access to healthcare. Below are the stories of some of those individuals and families who depend on Medicaid and the Affordable Care Act to receive comprehensive affordable healthcare coverage.

Cooper was 6 years old when he was diagnosed with cancer. He spent 1,155 days battling his cancer with chemotherapy treatment. Through the Affordable Care Act, Cooper was able to access the pediatric oncology care that he needed. Brandi, Cooper's mom, did not have to worry about his son losing his health insurance due to a lifetime cap or a pre-existing condition. Without the Affordable Care Act, Cooper would already

² "Fitch: Latest ACA Bill Includes Medicaid Repeal and Replace Provisions for States", <https://www.fitchratings.com/site/pr/1029238>.

be approaching his lifetime limit and would be at risk of losing access to the healthcare he needs.

- Cooper and Brandi Anderson, Reno, NV

Janet's son has been living with HIV/AIDS for the last 10-15 years. Her son depends on Medicaid to help pay for the medications he needs to continue living a healthy life. Janet worries that repealing the Affordable Care Act or replacing it with something that does not cover pre-existing conditions would have a detrimental effect on her son's ability to receive health care and afford to pay for the medications he desperately needs. She worries that if he is not covered, her son may lose his life in several years. "If you destroy the Affordable Care Act, if you destroy [my son's] access to health care, you will kill him."

- Janet Mackie Marriot, Reno, NV

Marie's son was a gymnast with a promising future. When he was 12, after having constant pain in his hip, he was diagnosed with Perthes disease and referred to Shriner's Hospital in Sacramento – where his care was completely paid for. He received treatment and will be covered until he is 18. Marie worries that without the protections for pre-existing conditions under the Affordable Care Act, her son will not be able to get the care he needs into his adult life, including a probable hip replacement in his 40s or 50s. "It's hard to know that you are giving your kids the best, when you know you are not giving them the best. What is the best? Having Medicaid at least, or some kind of health care in our country, would provide that comfort."

- Marie Bledsoe, Gardnerville, NV

Riley was born, undiagnosed, with a severe congenital heart defect. At 10 hours old, she turned blue and was sent to a children's hospital. At five days old, she had her first of three open heart surgeries. Combined, she had had a total of seven operations before the age of four. The doctors told Taylor, her mother, that Riley would not live past 5 years old. In December, Riley will be turn 8 years old. She has surpassed her physical and educational challenges because of Medicaid. Riley represents the many children with disability, and their families, that rely on Medicaid to receive lifesaving care. "I urge you to protect our state, Medicaid coverage, and ensure we continue to have healthy and happy Nevadans. We count on individuals such as yourselves to find a resolution to this Medicaid dilemma so that our Nevada families stay protected and healthy."

- Riley and Tyler Lewis, Las Vegas, NV

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Sunday, September 24, 2017 5:13 PM
To: gchcomments
Subject: Graham-Cassidy - Senate Finance Committee Meeting Monday, September 25th at 2:00pm ET

Senate Finance Committee Meeting Monday, September 25th at 2:00pm

Gina Burk [REDACTED], Ohio 44313

My representative is Tim Ryan. My Senators are Sherrod Brown and Rob Portman.

I believe the Senate vote on repealing the Affordable Care Act and jamming through an amendment on a bill (without comment or adequate CBO review) is not in the best interest of American citizens. Clearly "the citizen" is not front and center and the process of deliberative open representation has been hijacked. Clearly this technical maneuver is an attack on the right of a free people and usurps the authority of the American people represented by the law - in this case the right of the American people as administered by the Congressional Budget Office to adequately review the financial impact.

As Senator McCain clearly stated 1/6th of our economy will be impacted by this law and a bi-partisan law has been demanded by the American people for the American people.

Yours,
Gina Burk

Ps. I believe given all of the catastrophic events taking place now - doing this move at this time could be catastrophic for our countries economy. But, we will never know without modeling it (check and balance) which is required by law. That is an abdication of responsibility at a moral level not a partisan technical win.

Scott Walker
Governor



Mishelle O'Shasky
Chair

Karen Iverson Riggers
Vice-Chair

State of Wisconsin

Wisconsin Council on Mental Health

1 West Wilson Street, P.O. Box 7851
Madison, Wisconsin 53707-7851
mhc.wisconsin.gov

TO: Senate Committee on Finance
Attn: Editorial and Document Section
Rm. SD-219
Dirksen Senate Office Bldg.
Washington, DC 20510-6200

FROM: Wisconsin Council on Mental Health, Mishelle O'Shasky – Chair

DATE: September 25, 2017

RE: Hearing to Consider the Graham-Cassidy-Heller-Johnson Proposal on 09/25/2017

CC: Wisconsin Congressional Delegation

The Wisconsin Council on Mental Health (WCMH) is writing to urge your consideration of the impact of changes to the Affordable Care Act (ACA) and Medicaid on the care and treatment of individuals with mental health disorders. We are writing to urge you to oppose the "Graham-Cassidy-Heller-Johnson" proposal, which represents a significant threat to Medicaid funding, which would drastically affect individuals with mental health disorders.

According to a 2011 report from the Kaiser Family Foundation¹, Medicaid was the single largest source of funding for behavioral health services in the country, accounting for 26% of behavioral health expenditures. It is especially important for individuals with serious mental illnesses who are more likely to be served by public programs. According to a 2017 Mental Health and Substance Abuse Needs Assessment from the Wisconsin Department of Health Services just over 100,000 people in Wisconsin are served in Medicaid or medical assistance (MA) managed care programs and another 96,832 access services using Medicaid fee-for-service funding.

In December as part of HR34, the 21st Century CURES Act, Congress passed far-reaching and significant legislation related to mental health and substance use treatment services. We want to thank each of you for your support of that legislation. At the same time, we wish to point out that proposed changes to Medicaid and the ACA could significantly undermine your intentions to improve services and supports

¹ <http://kff.org/medicaid/report/mental-health-financing-in-the-united-states/>

for these populations. Please consider the following as you cast upcoming votes that will affect the health care of millions of individuals living with these disorders.

Medicaid

1. **Medicaid is a multi-faceted program.** When many people think of Medicaid they think of low-income women and children. While this group represents 75% of the Medicaid caseload, they represent only 36% of Medicaid expenditures². It is the elderly, blind and disabled who comprise 25% of the caseload and 64% of the expenditures. Importantly, with regard to this latter group, Wisconsin has been a national leader in utilizing existing Medicaid flexibility to significantly reorient services to make them more community-based and consumer-driven. But even though the majority of people with serious mental illnesses receive Medicaid services as part of the elderly, blind and disabled group, people with mental health disorders are over-represented among the more traditional Medicaid/Badgercare caseload.
2. **Medicaid is the backbone of the public mental health system.** Wisconsin has utilized federal Medicaid matching dollars to support implementation of the core psychosocial rehabilitation services that allow adults with serious mental illnesses and youth with serious emotional disturbances to live in the community. Many of these services are not covered by traditional commercial insurance and the ability of many people to return to work is dependent upon having these rehabilitation services available. Medicaid also covers medications for the treatment of mental health conditions.
3. **Medicaid services can reduce the use of more costly institutional care.** Wisconsin has been successful in utilizing community-based services to reduce the need for inpatient hospital and nursing home care and also increasingly to provide services to allow people to receive treatment as an alternative to incarceration.
4. **What is the price of flexibility?** While we can all identify areas where increased flexibility in the Medicaid program would be desirable, what will this cost? It is a given that the federal government wishes to move to a block grant in order to limit their exposure to Medicaid expenditures. Congress's most recent proposal from 2016 would cut \$1 trillion from Medicaid or one third of the program over the next decade. What would this mean to the provision of critical mental health services?

We encourage you to seek out the following information:

- How does the Wisconsin Medicaid program plan to respond to potentially significant reductions in federal Medicaid dollars under any block grant proposal and how will this impact the mental health system?

² See "Heifetz Presentation" at <https://uwphi.pophealth.wisc.edu/programs/health-policy/ebhpp/events/index.htm> Michael Heifetz is Administrator of the WI Medicaid program.

- How will potential changes to Medicaid impact the county human services programs in the counties you represent? Since counties have a pivotal role in the provision of these services, how will they respond to funding reductions?

Affordable Care Act

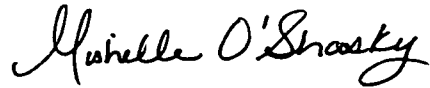
The ACA had a number of positive impacts for people living with mental health disorders. There are a number of questions about how these will be addressed given some of the proposed changes to the ACA.

- Mental illness is a pre-existing condition that prohibited people from gaining access to insurance or from mental health coverage under that insurance. The ACA's ban on imposing pre-existing condition exclusions has been an important improvement in access to services. While President-elect Trump has suggested he supports maintaining these exclusions, they were part of a package that also insured more universal coverage so that insurers had a more predictable risk pool. **Will a replacement plan protect people with pre-existing conditions and, if not, what will be the impact on the public mental health system, which historically was also asked to serve this population?**
- The group of "childless adults" who were able to be covered by Medicaid up to 138% of the federal poverty level has a disproportionate representation of people with mental illnesses (this was even more the case for people with substance use disorders, who were ineligible to receive Supplemental Security Income, which would have also provided access to Medicaid.) Because Wisconsin choose to cover this group only up to 100% FPL, those above this level were required to utilize the federal exchange to receive services. Additionally, Wisconsin reduced eligibility for low-income parents from 200% FPL to 100% FPL reasoning that these individuals could utilize the exchange. **What will happen to these individuals if the Marketplace is eliminated?**
- The ACA required plans on the marketplace to provide mental health and substance use treatment services as part of the essential benefit package and to make these services available at parity with other health services. Historically mental health services were either not available in some insurance plans or, if available, were added as a rider that had a significant increased cost. Plans to facilitate the cross-state sale of insurance products are predicated on the cost advantages of providing access to plans with fewer mandated services, but this will lead to more individuals not having insurance for mental health and substance abuse treatment because they didn't think they needed it for themselves or their families. **What impact will this have on families, given that medical care costs are a leading factor in personal bankruptcies, and what effect might this have on providers who will experience an increase in uncompensated care?**

The WCMH recognizes that both Congress and Wisconsin's Governor and Legislature have been extremely supportive of improving access to mental health services. The national debate about Medicaid and the ACA is not about mental health services, but it will have a huge impact on these services. We hope this letter has sensitized you to the potential impact and that you will seek to

understand more about how you might mitigate this impact as plans for modifying these programs proceed.

Sincerely,

A handwritten signature in black ink that reads "Mishelle O'Shasky". The signature is written in a cursive style with a large initial 'M' and a long, sweeping tail on the 'y'.

Mishelle O'Shasky
Chair, Wisconsin Council on Mental Health

Wright, Kevin (Finance)

From: Erica Agiewich [REDACTED]
Sent: Sunday, September 24, 2017 5:13 PM
To: gchcomments
Subject: Preserve the ACAD

My family relies on quality, affordable healthcare. Because of this, I oppose the Graham-Cassidy bill. My daughter was recently diagnosed with Type 1 Diabetes and will require affordable healthcare for the rest of her life. Copays for insulin are already \$40/prescription and we can't afford any more. I would like to see a bipartisan Congressional effort to improve the ACA, not repeal it.

Sincerely, Erica Agiewich
Palo Alto CA



MASSACHUSETTS

September 22, 2017

The Honorable Orrin Hatch
Chairman
Senate Finance Committee
U.S. Senate
219 Dirksen Senate Office Building
Washington, D.C. 20510

The Honorable Ron Wyden
Ranking Member
Senate Finance Committee
U.S. Senate
219 Dirksen Senate Office Building
Washington, D.C. 20510

Dear Chairman Hatch and Ranking Member Wyden:

On behalf of Blue Cross Blue Shield of Massachusetts (“BCBSMA”), I am writing in opposition to the “Graham-Cassidy-Heller-Johnson” proposal scheduled for a hearing before the Senate Finance Committee. When considered both in the short and long term, the measure will destabilize state insurance markets and undermine the ability to provide quality, affordable coverage and care, regardless of condition. As a nation, we’ve reached a historically high insured rate among our citizens – this bill will jeopardize these meaningful gains in coverage.

At BCBSMA, we are proud of our history as a not-for-profit organization that was founded eighty years ago by a group of community-minded business leaders. Our history – and our future – is one of collaborating with the community to improve the health and quality of care that our members, and all citizens of the Commonwealth, receive. Providing coverage to almost 3 million customers, at BCBSMA, our vision is a transformed health care system that provides safe, timely, effective, affordable, patient-centered care for all.

Prior to the Affordable Care Act (“ACA”) being passed in 2010, BCBSMA weighed in extensively with the Senate Finance Committee, as well as other committees of jurisdiction in the Senate and House of Representatives. We have continued to do so over the past several years including input to the Senate Finance Committee this past May. Given our experience in Massachusetts at reforming the health care system and Massachusetts’ continued success in providing insurance coverage to over 97% of our residents, we believe we are uniquely qualified to offer our thoughts and insights on these issues. While not a comprehensive list of the many challenges of the proposal, our views on the top three provisions that will both negatively undermine the markets and directly impact the health of Americans across the nation are expressed below.

First, instead of stabilizing the individual market in the short-term -- a goal shared by both Republican and Democrat policymakers at the state and federal levels, as well almost every health care association and think tank -- repeal of the individual mandate will immediately destabilize the market as products and rates have been approved based on the assumption that the mandate is in place. Moreover, without the individual mandate or any policy to encourage younger and healthier people to enroll and maintain coverage, the risk pool will deteriorate and drive up costs for those with insurance coverage. Additionally, in the short-term, the proposal does not provide certainty on cost-sharing reduction (CSR) payments, continuing the ongoing uncertainty as the 2018 open enrollment period quickly approaches.

Second, federal spending cuts to states are dramatic and severe. These cuts will create fiscal cliffs for states and will have a profound impact on the most vulnerable of our residents and neighbors -- the disabled, the elderly, and the working poor. With under two years to plan for the budgetary, programmatic and enrollment challenges created by this punitive policy, states and the beneficiaries served by these programs will face substantial chaos. Importantly, the impact is not limited to Medicaid; the impact to the individual market will also be acute.

Notably, while designed to offer states "flexibility", the block grants proposed by the measure directly penalize states that expanded their Medicaid program. This approach puts politics over policy at the expense of those most in need of care. Moreover, the funding formula also fails to account for broader health care policy trends that are outside the control of states, such as, but not limited to, growth in the volume and intensity of services per person, or the aging of the population.

Finally, the inclusion of a provision that gives states the ability to waive out of fundamental consumer protections, including the prohibition on medical underwriting with only a statement of how the state will "intend" to maintain access to "adequate" and "affordable" coverage is unnecessary and divisive. As our CEO, Andrew Dreyfus, eloquently noted in an op-ed published by *The Hill* at the time that the Senate was considering this issue earlier this summer -

Rather than allowing pre-existing medical conditions to again divide us, let's acknowledge that illness is actually a great equalizer. From birth to death, no one is immune from the risks of disabling injury or chronic illness. It may befall you, your spouse, your parent, or your child. If it's not your family, it's your co-worker, your friend, or your neighbor. That's one of the reasons individuals and families so easily bond with people facing similar medical challenges, regardless of their political beliefs or economic background, and it's why tens of millions of people join together to donate and raise money for efforts to find cures and support treatment. We're all in it together.

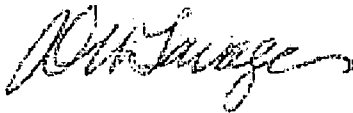
A return to charging higher premiums for people with pre-existing conditions reinforces the mistaken notion that serious illness stems largely from personal choice. Most illness and disability is due not to choice but to bad luck and bad circumstances -- the accidents of birth and life, including genes, economic and social factors, workplace conditions, and exposure to infection and toxins. Even for those illnesses where personal choice can matter, chance still plays a big role. Some people manage to avoid serious illness and

live long lives despite unhealthy habits and poor choices, while others who lead much healthier lifestyles may not be nearly as fortunate.

A fair, stable health insurance system requires an adequate number of both sick and healthy people who contribute to the pool of funds available to pay medical claims. That's not the case in some of the state marketplaces where individuals can buy coverage – too few healthy, lower-cost people have enrolled to balance the higher costs of their sicker population. So it's perfectly legitimate for Congress to consider better ways to encourage healthy individuals to buy and maintain insurance and there are a variety of available mechanisms to achieve this goal. What Congress must not and need not do, however, is return us to the days when insurers could increase premiums for individuals with pre-existing conditions. We should take this option out of the policy conversation and out of our healthcare system for good. We should agree that, whether we are healthy or sick, we are all created equal, and our health insurance system should reflect this American principle.

Blue Cross Blue Shield of Massachusetts remains committed to working with Congress toward the goal of ensuring access to affordable, quality health care for the citizens of Massachusetts and the nation and urge our elected leaders to continue working in a bipartisan manner to achieve this outcome.

Very Truly Yours,

A handwritten signature in cursive script, appearing to read "Deirdre W. Savage".

Deirdre W. Savage
Vice President
Blue Cross Blue Shield of Massachusetts

Wright, Kevin (Finance)

From: gina burk [REDACTED]
Sent: Sunday, September 24, 2017 5:47 PM
To: gchcomments
Subject: Graham-Cassidy - Senate Finance Committee Meeting Monday, September 25th at 2:00pm

Senate Finance Committee Meeting Monday, September 25th at 2:00pm

Gina Burk - [REDACTED] Ohio 44313

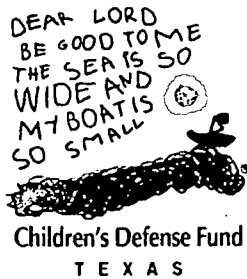
My representative is Tim Ryan. My Senators are Sherrod Brown and Rob Portman.

I believe the Senate vote (Graham-Cassidy) on repealing the Affordable Care Act and jamming through an amendment on a bill (without comment or adequate CBO review) is not in the best interest of American citizens. Clearly "the citizen" is not front and center and the process of deliberative open representation has been hijacked. Clearly this technical maneuver is an attack on the right of a free people and usurps the authority of the American people represented by the law - in this case the right of the American people as administered by the Congressional Budget Office to adequately review the financial impact.

As Senator McCain clearly stated 1/6th of our economy will be impacted by this law and a bi-partisan law has been demanded by the American people for the American people.

Yours,
Gina Burk

Ps. I believe given all of the catastrophic events taking place now - doing this move at this time could be catastrophic for our countries economy. But, we will never know without modeling it (check and balance) which is required by law. That is an abdication of responsibility at a moral level not a partisan technical win.



Statement for the Record
Submitted to the United States Senate Committee on Finance
For the Hearing to Consider the Graham-Cassidy-Heller-Johnson Proposal
September 25, 2017
by the
Children's Defense Fund - Texas

The Children's Defense Fund- Texas (CDF-TX) appreciates the opportunity to submit a statement to the Senate Committee on Finance regarding the Graham-Cassidy-Heller-Johnson proposal (Graham-Cassidy bill). CDF-Texas has been working diligently for more than 17 years to ensure that all the children of Texas have a great start in life and a successful passage to adulthood with the help of caring families and communities. We have offices and programs in Austin, Houston, East Texas and the Rio Grande Valley. Today, thanks to Medicaid, the Children's Health Insurance Program (CHIP), and the Affordable Care Act (ACA), 90 percent of children in Texas have health coverage – a historic high. The Graham-Cassidy bill threatens that progress. The Children's Defense Fund- Texas strongly opposes the Graham-Cassidy repeal bill. It will deprive Texas children of the comprehensive and affordable child appropriate coverage they are guaranteed today under Medicaid and the ACA. It jeopardizes their futures and also the nation's future economic and national security. We urge Members of the Committee to reject the bill and not report it out of committee. Instead, we would urge the committee for focus its efforts on extending CHIP funding and stabilizing the health insurance marketplace.

The Graham-Cassidy bill would do great harm to children:

- **It ends Medicaid as we know it with a massive cost shift to Texas by imposing a per person cap on federal spending, regardless of need or unexpected costs such as the opioid epidemic, rising drug prices, or recent hurricanes and other natural disasters such as the one we just experienced.** Texas would have to pay all costs in excess of the cap, or more likely – since it would become increasingly impossible for Texas to fund the gap that grows bigger and bigger over time – make huge cuts in eligibility, benefits, and provider payments that will most certainly leave children and other vulnerable populations worse off. *In Texas, Medicaid pays for more than half of all births, covers more than 40 percent of all children, and pays for the care of two-thirds of people in nursing homes. Medicaid is currently the largest insurer for children in rural areas in Texas, covering about 46% of the population. We are particularly concerned about the alarming rate of uninsured children in Texas; compared to the 5% of children that are uninsured nationally,*

Texas has an astonishing 9% of uninsured children. Rural hospitals and the safety net are kept intact thanks to Medicaid funding. Graham-Cassidy will be harmful to Texas by substantially cutting out existing Medicaid program, which serves low-income children, pregnant women, individuals with disabilities and seniors.

- **Jeopardizes health coverage and special treatment for children in the child welfare system, who have long been championed by Members on both sides of the aisle in this Committee.** Children in the child welfare system have special health care needs related to the untreated trauma and other challenges they often have experienced prior to entering care. The deep cuts to Medicaid would make it extremely difficult for states to continue funding home visiting programs, drug treatment programs and other prevention programs now benefiting from Medicaid that help keep children out of foster care. Once in foster care virtually all children now benefit from Medicaid. Many children in care have developmental problems and others suffer from chronic physical and mental health conditions. Without a guarantee of continued Medicaid funding, child welfare agencies will have to struggle to provide health and mental health coverage and other special treatment for children and youth in foster family homes and group care settings and for children with special needs adopted from foster care. For many of these adopted children, Medicaid funding helps ensure them permanent families and keep them out of more costly long-term institutional settings. Such permanency support would be severely threatened. Medicaid also assists young adults transitioning from foster care without being adopted or returned home. Education agencies too will be left with many fewer Medicaid dollars to help school districts assist children with disabilities, including children who have been abused and neglected or are in foster care.
- **Replaces the ACA's marketplace subsidies and Medicaid expansion with a block grant funded at well below current levels, and federal funds for the block grant would end altogether after 2026, resulting in even more people losing coverage after that.** Texas would have broad authority to spend these block grant funds on any health care expenses with no requirement that the dollars assist low- and moderate-income Texans with health coverage. *In addition, when the block grants come to an end and Medicaid per capita growth rates are cut by 2026, the Texas federal funding plummets, resulting in Texas seeing \$34 billion gain from 2020-2026, to a net loss of \$120 billion federal dollars from 2026-2036. This is clearly far less funding than Texas could from maximizing coverage under the ACA. Texas Medicaid officials estimate that Texas would gain \$10 billion more a year in federal funds from Medicaid Expansion, enabling many Texans to afford Marketplace premiums.*
- **Allows Texas broad waiver authority to exclude coverage of essential health benefits, such as mental health, substance abuse treatment and maternity care.** It also allows Texas to return to the day when insurance companies were allowed to charge higher premiums based on health care status. When combined, such provisions in the Graham-Cassidy bill once again allow discrimination against children and adults with pre-existing conditions.
- **Destabilizes the individual insurance market in the short run by ending the mandate that all adults purchase coverage and eliminating the ACA's subsidies to purchase individual**

coverage. In the long run, such changes are likely to lead to the collapse of the individual insurance market and make coverage more costly and less available to children and families and other adults.

- **Derails bipartisan efforts to extend federal funding before September 30th, 2017 for the Children's Health Insurance Program (CHIP), which ensures affordable, comprehensive health coverage for 9 million children across the nation.** By focusing attention this week on the Graham-Cassidy bill, Congress is poised to miss this important CHIP deadline. CHIP works because it is built upon the strong foundation of Medicaid, and together CHIP and Medicaid have helped reduce the number of uninsured children by a remarkable 68 percent in the last 20 years. Just last week, Chairman Hatch and Ranking Member Wyden introduced a strong bipartisan bill to extend CHIP funding for five years, but momentum to get CHIP over the finish line has stalled and attention is focused instead on the Graham-Cassidy bill that would dismantle coverage for millions of pregnant women and children instead of improving it.

In the absence of a complete analysis from the Congressional Budget Office (CBO), independent analysts agree: the Graham-Cassidy bill is a massive funding cut to states and will result in millions of Americans losing health coverage. Both Avalere Health and the Commonwealth Fund, for example, found that the Graham-Cassidy proposal would lead to \$4 trillion in cuts to states over the next two decades because of its draconian Medicaid cuts and its elimination of the Medicaid expansion and tax credits for the ACA marketplaces that were intended to make coverage more affordable. Specifically, Avalere found children will see funding slashed by an astonishing 31 percent by 2036. Estimates from the Commonwealth Fund and the Brookings Institute show the Graham-Cassidy bill will leave 32 million more Americans uninsured by 2027, with 15 million in the first year alone. It is extremely discouraging that under Graham-Cassidy, states that have been most successful at enrolling people in newly available coverage under the Affordable Care Act would be most severely punished by deep and growing cuts. These cuts and coverage losses will impact children immediately and for generations to come.

The Children's Defense Fund- Texas joins other children's advocacy organizations and providers in calling on Members of the Senate Finance Committee and all members of the U.S. Senate to consider the harsh consequences the Graham-Cassidy bill will have on children, and all Americans, and to reject this legislation. Instead, we ask you to move forward the bipartisan Hatch-Wyden Keeping Kids' Insurance Dependable and Secure Act (S.1827) to extend CHIP for five years. The Graham-Cassidy repeal bill would reverse progress in health coverage and make children worse off by depriving them of the comprehensive and affordable child appropriate coverage they are guaranteed today. It jeopardizes their futures and also the nation's future economic and national security. We urge the Committee to build on the progress made over the past five decades to expand and improve health coverage for children and, at a minimum, to do no harm. We must not move backwards.

“Oral health for all”

September 25, 2017

To: Members, United States Senate Committee on Finance
From: Mary Moran Boudreau, Connecticut Oral Health Initiative, Executive Director
Re: Graham-Cassidy Legislation and Public Hearing

Thank you for the opportunity to provide public comment regarding the Graham-Cassidy proposal for health care coverage. The Connecticut Oral Health Initiative (COHI) is a 501-c-3 organization that promotes oral health for all the residents in Connecticut through advocacy, coalition building and education.

Under Graham-Cassidy, over 200,000 people in Connecticut will lose health care coverage, the state’s Medicaid program will face drastic reductions that place coverage of mental health, **oral health** and prescription drug services at risk for our most vulnerable citizens and states will be able to modify the current essential health benefits - eliminating protections for pre-existing conditions and putting **coverage for dental care at risk**. Additional provisions enable insurance companies to re-instate lifetime caps and charge seniors 5x more than their younger counterparts. This will harm the health of people in Connecticut and hurt our economy.

Dental disease is the most common chronic disease among Connecticut’s children affecting children aged 1 to 19 years of age. Dental disease, when not prevented, leads to problems with eating, speaking, playing, socializing and learning. Connecticut’s Medicaid dental program has made significant strides in reducing dental decay among children and increasing the number of children who access health and cost-saving preventive services. Pediatric dental benefits are currently an essential health benefit and protected under the ACA. **Graham Cassidy enables states to eliminate coverage for pediatric dental care;** this could reverse all the positive gains we have made, and gut our Medicaid program which provides coverage to about 20% of our residents, including 1 in 4 children.

I urge you to cease consideration of this proposal; and to vote NO if it comes to the floor.

Sincerely,



Mary Moran Boudreau
Executive Director

Wright, Kevin (Finance)

From: Hanna Bogen [REDACTED]
Sent: Sunday, September 24, 2017 5:12 PM
To: gchcomments
Subject: Graham-Cassidy hearing, Monday, Sept. 25, 2017

Good afternoon,

I rely on quality, affordable healthcare. Because of this, I oppose the Graham-Cassidy bill. My story with pre-existing conditions is far less horrific than many others, though significant nonetheless. At 15 years old, I was diagnosed with endometriosis and had surgery to address it. Since that time, I have successfully managed the growth of the cells with minimal intervention, and am an extremely active, healthy person. Despite being in great health, my diagnosis of endometriosis is considered a pre-existing condition and has the potential to disqualify me from insurance options that should be available to me. Prior to the ACA, I was required to be part of a high-risk pool, which would have been entirely unaffordable if not for my parents' support. Now that my husband and I are looking to start our own family, we are committed to supporting a country in which affordable, quality healthcare is available to ALL people, not just the wealthy or those without pre-existing conditions. I would like to see a bipartisan Congressional effort to improve the ACA, not repeal it.

Sincerely,

Hanna Bogen
[REDACTED]

Los Angeles, CA 90027

--

Hanna Bogen, M.S., CCC-SLP

Social-Cognitive & Executive Functioning Specialist

Hanna Bogen Therapy & Training [REDACTED]

Co-Creator of Brain Talk [REDACTED]

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STATEMENT OF

Nebraska Children's Home Society
for the

Hearing to Consider the Graham-Cassidy-Heller-Johnson Proposal

before the

Senate Finance Committee

September 25, 2017

[REDACTED]

CONTACT: Lana Temple-Plotz, Chief Executive Officer [REDACTED]
[REDACTED]

Nebraska Children whose lives have been negatively impacted by child abuse, neglect and abandonment depend on Medicaid service for assessment, emergency treatment and long term rehabilitation. Under the proposed health care reform bill in Senate, the Medicaid program would be reduced by billions of dollars. States already struggle to provide the needed health care services. This bill threatens to further reduce existing resources.

Children in the child welfare system are uniquely vulnerable

- Children in foster care have such unique vulnerabilities and health disparities that the American Academy of Pediatrics classifies them as a population of children with special health care needs.
- One third of children in foster care have a chronic medical condition, and 60 percent of those under age 5 have developmental health issues.
- Up to 80 percent of children entering foster care have a significant mental health need.
- Children in foster care face greater health needs because of their experiences of complex trauma, including abuse, neglect, witnessed violence, and parental substance use disorders.

The number of children in the child welfare system is growing

- As of the end of FY 2015, there were 427,910 children under the custody of their state in an out-of-home care setting, including a family foster home or treatment institution.
- In 2015, parental substance use was a factor leading to removal from the home for nearly a third of children, compared to just below 25 percent in 2005.
- In 2015 approximately 1 million children received Medicaid coverage through their involvement with the child welfare system.
- Children fare best when they are raised in families equipped to meet their needs. Medicaid's unique and comprehensive Early and Periodic Screening, Diagnostic and Treatment (EPSDT) benefit equips families to care for abused and neglected children in foster or kinship care and adoption by giving them access to the range of physical and mental health services they need.

Medicaid changes would hurt vulnerable children in foster care and undermine adoptions

- Per capita caps and block grants would dramatically reduce funding for Medicaid. These cuts would lead states to reduce costs, resulting in reduced access to care and inadequate services for children in foster care.
- Children unable to receive treatment for their chronic behavioral and physical health conditions would be difficult to place in foster and kinship caregiver homes, leading to increased youth homelessness.
- Medicaid coverage serves as an incentive and assurance for families adopting a child with special needs from foster care. Families would be less likely to consider these adoptions without the assurance of Medicaid to meet their children's complex health needs.

Wright, Kevin (Finance)

From: Suellen [REDACTED]
Sent: Sunday, September 24, 2017 5:00 PM
To: gchcomments
Subject: ACA repeal

I am a healthcare professional who was forced to retire early after a debilitating spinal injury on the job. Arizona is one of those states that have very poor coverage for workers, so I lost my income and ability to buy insurance based on this injury. Without the ACA, I would have been bankrupted by medical bills over the years. I am now of Medicare age and am able with a supplement, to have excellent care and access to help with prescription costs. When I think of the many who don't have coverage, foregoing routine testing, relying on painkillers for conditions that can be treated surgically or with other therapies, it makes me fearful and angry. Please don't go backward with the intent of ACA to cover more Americans, including those with complex and expensive conditions. I resent greatly the attempt by members of congress to try and convince us that there can be better coverage, cheaper, without spending the money to keep Medicaid available to all who qualify and provide necessary support for individuals buying insurance in the marketplace. Medicare is very well run and if fraud is investigated, negotiations with Pharmaceutical companies undertaken, and obscene profits regulated in the industry, there is no reason this can't be a model starting place for covering all. Put yourself in the shoes of working families, the disabled and those with chronic conditions. Health care is a Human Right and a moral country would stop using it as a political football.

Suellen LeMay
Dewey, Az

Sent from my iPad

Wright, Kevin (Finance)

From: Wendy Cooper [REDACTED]
Sent: Sunday, September 24, 2017 5:11 PM
To: gchcomments
Subject: Why I would be dead without Obamacare

For ten years, during my 50's I was not able to afford any health insurance. Insurance premiums quoted to me were \$550 a month, with a \$5,00 deductible, before I would receive one dollar of covered treatment. That meant that I had to pay almost \$12,000 out of pocket before receiving any coverage. The one time I did apply, I was turned down, because two years prior I had been prescribed 10 tablets of Ativan. That was all it took for me to be denied health insurance.

I suffer from atrial fibrillation, most likely inherited from my mother. Without Obamacare, I would not have been able to afford the medical treatment I would need to keep me alive and avoid a stroke. Atrial fibrillation, if not controlled, can be life-threatening.

I also suffer from chronic major depression. My therapist (paid for out of pocket) referred me to an excellent psychiatrist with a very good reputation for diagnosing and prescribing for depression. However, I was not able to see her, because I couldn't afford insurance, and she was too expensive.

Once I got Obamacare, the psychiatrist became an in-network provider and now I can afford to see her. She put me on two medications and my life has significantly improved. I am now able to work.

The Graham-Cassidy repeal is heartless and cruel. Is this the America we want? It disgusts me and frightens me that this is who we are.

Wendy E. Cooper
THE COOPER STUDIO OF PROFESSIONAL VOICE
Los Angeles/San Francisco/New York

[REDACTED]

"That the powerful play goes on, and you may contribute a verse"
- Walt Whitman

Massachusetts Family Planning Association (MFPA)

Dear Chairman Hatch and Ranking Members:

On behalf of the MA Family Planning Association, I write to voice opposition to the Graham-Cassidy-Heller-Johnson proposal. We are very discouraged that instead of continuing down a bipartisan path and working on issues to improve the strength and stability of the Affordable Care Act's (ACA) marketplaces, the sponsors of this legislation have put forward a proposal that will:

- *Eliminate the financial assistance that helps low- and moderate-income families purchase health care coverage;
- *End expanded Medicaid coverage that helps millions of low-income adults;
- *Gut Medicaid through deep, permanent cuts that would grow over time and threaten care for millions of low-income seniors, children, and people living with disabilities and shift massive costs and risks to states;
- * Jeopardize access to life-saving and effective treatments for addiction and weaken states' efforts to address the current crisis of drug overdose deaths
- * Undermine essential protections for people with pre-existing conditions;
- * Resurrect - and worsen - the devastating cuts in coverage and benefits that the American public and the majority of Congress have already rejected.

The Graham-Cassidy-Heller-Johnson proposal threatens the health and financial security of millions of Americans including older adults, low-and moderate-income families, people living with disabilities, veterans and people with preexisting conditions. It does nothing to improve affordability or availability of coverage for consumers and will likely result in approximately 665,000 Massachusetts residents losing coverage by 2027 and will undermine the financial stability of our health care system and place additional fiscal strains on our state budget.

Below we've laid out in more detail our concerns with this proposal and the devastating impact it will have on consumers.

Eliminates programs that serve as a lifeline for low- and moderate-income families.

This proposal takes away secure coverage from millions, and replaces it only with the possibility of inadequate and temporary coverage. It ends the ACA's successful Medicaid expansion, which has extended coverage to nearly 12 million newly eligible low-income adults. It also eliminates the ACA tax credits that 10 million low- and moderate-income people rely on to afford coverage in the individual market. Although it replaces this funding with a block grant to states, the proposal offers no guarantee that states will provide an alternative affordable coverage option to former enrollees - and indeed the block grant is inadequate to pay for comparable benefits. From 2020 through 2026, block grant funding would be at least 7% (\$95 billion) below projected spending under current law, including a \$5-\$8 billion loss in federal funding to Massachusetts.²

¹ Center for American Progress, "Coverage Losses by State Under the Graham-Cassidy Bill to Repeal the ACA",

<https://www.americanprogress.org/issues/healthcare/news/2017/09/20/439277/coverage-losses-state-grahamcassidy->

[bill-repeal-aca/](https://www.americanprogress.org/issues/healthcare/news/2017/09/20/439277/coverage-losses-state-grahamcassidy-bill-repeal-aca/).

Regardless, the block grant ends in 2027, leaving states and former enrollees with no help whatsoever. We do not believe it is likely that Congress would reauthorize additional funds for these programs at a later date, because the funds would no longer be in the baseline of the federal budget. Congress would therefore have to identify and reauthorize a new funding stream – something that would be extremely difficult, if not impossible.

Threatens care for low-income seniors, children, consumers with substance use disorders and people living with disabilities.

This proposal also threatens the care of millions of low-income seniors, children and people living with disabilities who relied on the Medicaid program even before enactment of the ACA.

By capping and slashing funding for the traditional Medicaid program by 12% (\$1,079 billion) between 2020 and 2036, the per capita cap will force Massachusetts to cut payments to health care providers and health plans, eliminate optional services, and restrict eligibility for enrollment - all of which could restrict access to important health care services for Medicaid enrollees.

No eligibility category would be immune to the impacts of these cuts. Since children make up almost one-half of the Medicaid beneficiaries, they cannot possibly be protected if cuts of this magnitude are enacted. Cuts to Medicaid would also leave consumers with substance use disorders without access to the most effective treatments for addiction and to life-saving overdose medicine. And seniors and people living with disabilities would also face painful cuts, since Medicaid is the primary payer for long-term services and supports. Community Based Services - the services that keep people with cognitive and physical impairments home and in their communities - are "optional" in Medicaid. The fiscal pressure created by per capita caps will likely lead states to cut back on these services, forcing seniors and people living with disabilities out of their homes and into institutions for their care. And the burden will likely hit communities of color especially hard, where Medicaid enrollment is especially high.

Pushes massive new costs onto states.

All states, including Massachusetts, would take on new risks and costs because this proposal converts the overall Medicaid program into a per capita cap. Under this proposal, the federal government would cap its payments to states for most enrollees, and those caps would grow more slowly than actual Medicaid expenditures, leaving Massachusetts with insufficient funding to meet its current obligations. In addition, states would be fully exposed to any unexpected health care cost increases, such as from a natural disaster, an aging population or medical innovations. The per capita cap alone would reduce federal Medicaid spending by 12% (\$1,079 billion) by 2036.

On top of those cost shifts, the 31 states that expanded Medicaid under the Affordable Care Act

will be at risk for far deeper cuts. This proposal ends all federal matching funds for the Medicaid expansion in 2020. Some of the funds that the federal government would have spent on Medicaid

2 Avalere, "Graham-Cassidy-Heller-Johnson Bill Would Reduce Federal Funding to States by \$215 Billion",

[https://www.americanprogress.org/issues/healthcare/news/2017/09/20/439277/coverage-losses-](https://www.americanprogress.org/issues/healthcare/news/2017/09/20/439277/coverage-losses-state-grahamcassidy-)

[bill-repeal-aca/](https://www.americanprogress.org/issues/healthcare/news/2017/09/20/439277/coverage-losses-state-grahamcassidy-bill-repeal-aca/).

expansion get rolled into the block grant, but the block grant doesn't make up for Massachusetts' losses because the block grant is inadequate overall, the formula favors non-expansion states (it redistributes funding from expansion to non-expansion states), and it ends entirely in 2026, leaving states with no funding to replace the lost expansion funds.

Because federal dollars for Medicaid account for about 20% of state budgets, FitchRatings "believes substantial Medicaid cuts would require states to make material budget adjustments over the next decade and beyond."³ And by pulling coverage from so many, this proposal would drive up uncompensated care costs on local communities, state budgets, safety net providers, and hospitals.

Increases premiums and out-of-pocket costs and destabilizes the individual market.

By repealing the individual mandate and eliminating advanced premium tax credits and cost sharing reductions, this proposal would drive up premiums and cause insurers to exit the ACA's marketplaces. As we know from previous CBO projections, repealing the individual mandate alone would increase the number of uninsured individuals by 15 million and cause premiums to increase by 20 percent. Furthermore, by replacing the financing of the ACA's financial assistance with a block grant without any guarantee that states would direct their temporary block grant funds toward financial assistance, this proposal puts Massachusetts residents who currently rely on financial assistance at risk for sharply higher out-of-pocket costs and coverage loss.

Beyond the impact of this proposal on individuals, insurers currently selling in the Health Connector would face extreme uncertainty. Because this proposal allows states to change the market reform rules under the ACA and because there are no requirements or standards on how states must use the block granted money, insurers would likely face completely unpredictable risk pools. To make up for this uncertainty, insurers would likely impose large premium increases to protect themselves from unpredictable claims costs or choose to exit the marketplace completely. This means that consumers who purchase coverage on the individual market would likely have fewer coverage options, much higher premiums and no guarantee of financial assistance to shield them from the increasing out-of-pocket costs.

Eliminates critical consumer protections.

This proposal allows states to eliminate one of the most popular and important consumer protections under the ACA - the prohibition on charging higher premiums based on a person's health status or a preexisting condition. This means that in states that choose to eliminate this requirement, insurers could charge individuals with even relatively mild pre-existing conditions thousands of dollars above standard rates to obtain the same coverage as someone without a preexisting condition. Additionally, this proposal allows states to waive the requirement that insurers cover essential health benefits including mental health services, substance abuse treatments and maternity care. This could lead to discrimination against segments of the population (e.g., older adults, LGBT community) or consumers with specific chronic conditions

3 "Fitch: Latest ACA Bill Includes Medicaid Repeal and Replace Provisions for States",

<https://www.fitchratings.com/site/pr/1029238>.

(e.g. mental health or substance use disorders). For example, this could return us to a time when insurers only covered short-term, minimal treatment for mental health or substance use disorders, if they covered it at all. Before the ACA, almost half of plans in the individual market excluded addiction treatment.

Lacks transparency and opportunity for meaningful input.

We believe that everyone should have a say in the decisions that affect their health. With only one hearing scheduled days before a possible vote, and without a full CBO score to properly evaluate the budgetary and coverage loss impacts, it is impossible to have an open and deliberative process that would allow for a true evaluation of and meaningful input on the policies in this proposal that would affect millions of people and one sixth of the US economy. We encourage a return to "regular order," as requested by many members of the Senate and supported by the American public, which would require the opportunity for stakeholders, including industry experts, providers, consumers and state policymakers to weigh in.

Thank you for the opportunity to submit comments in strong opposition to the Graham-Cassidy-Heller-Johnson health care proposal. This legislation would have extremely detrimental impacts on millions of Americans and hundreds of thousands of Massachusetts residents. We are hopeful this legislation will not move forward.

Sincerely,

Lynda A. Sampson, Chair

MA Family Planning Association

Wright, Kevin (Finance)

From: Derek Thomas [REDACTED]
Sent: Sunday, September 24, 2017 5:11 PM
To: gchcomments
Subject: Oppose Graham-Cassidy-Heller

Senate Finance Committee,

I urge you to reject Graham-Cassidy-Heller in favor of the bipartisan bill the Senate HELP Committee was considering. Graham-Cassidy-Heller would cause 32 million people to lose their health coverage while destroying Medicaid and harming some of the most vulnerable members of our communities, seniors and people with disabilities.

Derek Thomas

[REDACTED]
Sunrise Beach, MO 65079

[REDACTED]

[REDACTED]

Wright, Kevin (Finance)

From: Dana Dardis [REDACTED]
Sent: Sunday, September 24, 2017 5:11 PM
To: gchcomments
Subject: NO VOTE to Graham-Cassidy healthcare repeal bill

I urge you to VOTE NO on the Graham-Cassidy healthcare repeal bill.

Please, the Graham-Cassidy healthcare repeal bill will hurt American citizens by not giving up the protections we need whether it's because of pre-existing conditions, affordable care, etc.

AARP, Doctors, Insurance Co. Patient groups, and leading Medicare advocates all oppose the Graham-Cassidy healthcare repeal bill.

Dana Dardis
Anchorage, AK 99517
[REDACTED]



AIDS Action Committee of Massachusetts, Inc.
75 Amory Street
Boston, MA 02119

Our mission: To stop the epidemic and related health inequities by eliminating new infections, maximizing healthier outcomes for those infected and at risk, and tackling the root causes of HIV/AIDS.

September 25, 2017

RE: Opposition to the Graham-Cassidy healthcare proposal

Dear Chairman Hatch and Ranking Member Wyden:

AIDS Action Committee of Massachusetts (AAC) would like to submit public comment in opposition to the Graham-Cassidy-Heller-Johnson proposal.

AIDS Action Committee strives to improve the health of LGBT people and people living with HIV/AIDS (PLWH). Founded in 1983, AIDS Action Committee (AAC) is New England's largest AIDS service organization. Our mission at AAC is to stop the epidemic and related health inequities by eliminating new infections, maximizing healthier outcomes for those infected and at risk, and tackling the root causes of HIV/AIDS. AAC has advocated for fair and effective AIDS policies, cutting edge HIV prevention programs, and comprehensive health and wellness services for PLWH for three decades, and we serve thousands of clients who come through our door every year.

Massachusetts currently leads the nation in our HIV care and prevention, in large part because of MassHealth (Medicaid) policies. Our expansion of access to HIV medications has meant our population has achieved a 67% viral suppression rate, significantly higher than the national average. And because those that are virally suppressed are un-infectious to others, we have seen a nearly 50% decrease in new infections since we expanded MassHealth eligibility for those living with HIV in 2001. That remarkable progress was recently published as a model for the country, specifically citing our MassHealth access as critical to our success.¹ The reduction in new infections has not only saved lives, it has saved the state an estimated \$1.8 billion in avoided lifetime HIV treatment costs. We are concerned that some of the proposed policies contained in the Graham-Cassidy-Heller-Johnson proposal will decrease access to crucial services for PLWH, which in turn will lead to negative health outcomes.

The Graham-Cassidy-Heller-Johnson proposal threatens the health and financial security of millions of Americans including older adults, low-and moderate-income families, people living with disabilities, veterans and people with preexisting conditions. It does nothing to improve affordability or availability of coverage for consumers and will likely result in approximately 665,000 Massachusetts residents losing coverage by 2027 and will undermine the financial stability of our health care system and place additional fiscal strains on our state budget².

¹ Cranston et al. 2017. "Sustained Reduction in HIV Diagnosis in Massachusetts, 2000-2014." *American Journal of Public Health*. Vol. 107, No. 5.

² Center for American Progress, "Coverage Losses by State Under the Graham-Cassidy Bill to Repeal the ACA", <https://www.americanprogress.org/issues/healthcare/news/2017/09/20/439277/coverage-losses-state-graham-cassidy-bill-repeal-aca/>.

This proposal also threatens the care of millions of low-income seniors, children and people living with disabilities who relied on the Medicaid program even before enactment of the ACA. By capping and slashing funding for the traditional Medicaid program by 12% (\$1,079 billion) between 2020 and 2036, the per capita cap will force Massachusetts to cut payments to health care providers and health plans, eliminate optional services, and restrict eligibility for enrollment - all of which could restrict access to important health care services for Medicaid enrollees.

No eligibility category would be immune to the impacts of these cuts. Cuts to Medicaid would also leave consumers with substance use disorders without access to the most effective treatments for addiction and to life-saving overdose medicine. Community Based Services - the services that keep people with cognitive and physical impairments home and in their communities - are "optional" in Medicaid. The fiscal pressure created by per capita caps will likely lead states to cut back on these services, forcing seniors and people living with disabilities out of their homes and into institutions for their care. And the burden will likely hit communities of color especially hard, where Medicaid enrollment is especially high.

This proposal also allows states to eliminate one of the most popular and important consumer protections under the ACA - the prohibition on charging higher premiums based on a person's health status or a preexisting condition. This means that in states that choose to eliminate this requirement, insurers could charge individuals with even relatively mild pre-existing conditions thousands of dollars above standard rates to obtain the same coverage as someone without a preexisting condition. Additionally, this proposal allows states to waive the requirement that insurers cover essential health benefits including mental health services, substance abuse treatments and maternity care. This could lead to discrimination against segments of the population (e.g., older adults, LGBT community) or consumers with specific chronic conditions (e.g. mental health or substance use disorders). For example, this could return us to a time when insurers only covered short-term, minimal treatment for mental health or substance use disorders, if they covered it at all. Before the ACA, almost half of plans in the individual market excluded addiction treatment.

Thank you for the opportunity to submit comments. This proposal would have negative consequences for PLWH by decreasing their access to care. This would undermine all the efforts currently underway in Massachusetts to reduce new HIV infections and improve health outcomes for PLWH. For these reasons we are in strong opposition to the Graham-Cassidy-Heller-Johnson health care proposal. This legislation would have extremely detrimental impacts on millions of Americans and hundreds of thousands of Massachusetts residents. We are hopeful this proposal will not move forward.

Sincerely,

A handwritten signature in black ink, appearing to read 'Carl', written in a cursive style.

Carl Sciortino
Executive Director

Wright, Kevin (Finance)

From: Robert Krause [REDACTED]
Sent: Sunday, September 24, 2017 5:11 PM
To: gchcomments
Subject: Health

Sick people do not make good customers.

If you are truly the party for business, then we need lots of healthy people to buy our products.

You guys are mad to think that that saving money on direct healthcare will yield more money at the top.

I hope you all lose your health insurance as well.

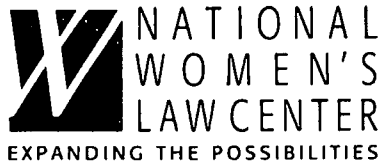
Wright, Kevin (Finance)

From: Ian Cairns [REDACTED]
Sent: Sunday, September 24, 2017 5:11 PM
To: gchcomments
Subject: Graham-Cassidy bill

Dear Finance Committee,

The Graham-Cassidy bill must not become law. Those most familiar with healthcare - doctors, insurers, hospitals - all agree. Graham-Cassidy will cause massive coverage losses while doing nothing to make healthcare more affordable. While the ACA should be fixed, those fixes should be done in a bipartisan manner, as Senators Alexander and Murray were doing before their negotiations were shut down. Please reject Graham-Cassidy. Sincerely,

Ian Cairns



Statement Submitted for the Record

**Gretchen Borchelt
Vice President for Reproductive Rights and Health
National Women's Law Center**

Hearing to Consider the Graham-Cassidy-Heller-Johnson Proposal

U.S. Senate Finance Committee

September 25, 2017

The National Women’s Law Center (“Center”) has worked for 45 years to advance and protect equality and opportunity for women and girls in every aspect of their lives, including health care and economic security. The National Women’s Law Center submits this statement in strong opposition to the Graham-Cassidy-Heller-Johnson (“Graham-Cassidy”) proposal to repeal the Affordable Care Act (ACA).

If passed, the Graham-Cassidy proposal would threaten women’s health, take away women’s access to health services and coverage, and jeopardize the economic security of women and families. By gutting federal support, ending the Medicaid program as we know it, permitting insurance practices that discriminate against women, imposing restrictions that effectively eliminate abortion coverage, and barring Medicaid funding to Planned Parenthood health centers, the Graham-Cassidy proposal would undo progress women have made since the ACA was passed, and leave women without access to the affordable and quality health care and coverage that they need.

The Graham-Cassidy Proposal Would Gut Federal Funding for Health Care, Leaving Women without Critical Coverage

The Graham-Cassidy proposal would fundamentally change federal financing of health coverage. It would eliminate federal funding for the ACA’s tax credits and cost sharing reductions and the Medicaid expansion starting in 2020, and replace it with a smaller block grant to the states that would disappear in 2026. This block grant would be inadequate, with states receiving less money than they would under the ACA and, according to the Center for Budget Policy Priorities, would “cause many millions of people to lose coverage.”¹ This radical restructuring would be especially devastating to women.

Due to the restructuring, women would lose health insurance coverage that they have recently gained thanks to the ACA. According to the most recent Census data, the Center calculates that more than 89.4 million women have health insurance, with an additional 7.2 million women gaining health insurance from 2013-2016. This coverage contains protections that, among other things, ensure women are not charged more than men for the same coverage, are not treated as a pre-existing condition, and have coverage for essential and preventive health care needs, like maternity care, birth control, and well-woman visits. The Graham-Cassidy proposal would take this important coverage away from women.

By eliminating the ACA’s tax credits and cost sharing reductions, the Graham-Cassidy proposal would also put affordable health coverage out of reach for the millions of women who rely on federal financial assistance to afford coverage. According to the Center’s calculations, as of

¹ Jacob Leibenluft, et al., *Like Other ACA Repeal Proposals, Cassidy-Graham Plan Would Add Millions to Uninsured, Destabilize Individual Market* (Sept. 20, 2017), available at <https://www.cbpp.org/research/health/like-other-aca-repeal-proposals-cassidy-graham-plan-would-add-millions-to-uninsured>.

2014, over 9 million women who would otherwise have gone without affordable health insurance were eligible to benefit from the ACA's tax credits, including a high number of women of color. Separately, the cost sharing reductions help to reduce copayments, deductibles, and other out-of-pocket costs for marketplace enrollees. More than 5.6 million people, or almost 60 percent of ACA marketplace enrollees, received cost sharing reductions in 2016, and on average, cost sharing reductions help to reduce individuals' out-of-pocket costs by roughly \$1,100 per person.² These reductions are significant for women who, according to data both pre-and post-ACA, are more likely to forego health care because of costs, including increased out-of-pocket costs. Eliminating the federal assistance to purchase health insurance, as the Graham-Cassidy proposal does, would only compound existing barriers to purchasing health coverage for women, who are more likely to live in poverty than men, earn less than men, and are more likely to work in low-wage jobs with less ability to absorb extra costs. These cost barriers are particularly prohibitive for women of color who are more likely to live in poverty than whites and who were more likely to be uninsured pre-ACA due to costs.

Elimination of the Medicaid expansion would be especially devastating for women. According to the Center's calculations, states expanding Medicaid have seen the largest increases in Medicaid enrollment of women ages 18-64 between 2013-2015. Medicaid expansion has been particularly important for low-income, childless women who were not eligible for Medicaid before expansion. Without coverage, low-income women are more likely to go without health care because of cost, are less likely to have a regular source of care, and utilize preventive services at lower rates than low-income women with health insurance.

The Graham-Cassidy Proposal Would End Medicaid As We Know It, Posing Particular Harm to Women Struggling to Make Ends Meet

In addition to ending funding for the Medicaid expansion, the Graham-Cassidy proposal makes radical changes to the Medicaid program, which would end the program as we know it and pose particular harm to women who are already struggling to make ends meet.

The Graham-Cassidy proposal would dismantle the Medicaid program by converting Medicaid's current federal-state partnership, which automatically responds to changing needs, into a per capita cap system. It would allow states to convert their Medicaid programs into either a block grant or per capita cap system. Block grant and per capita cap systems limit and cut federal funding and shift to states the risk of increases in Medicaid costs. Either one would force states to cut Medicaid coverage and benefits – and possibly other services as well.³ For example, block

² Sarah Lueck, *Center on Budget and Policy Priorities, Interactive map: Cost-Sharing Subsidies at Risk Under House GOP Health Proposal* (Mar. 21, 2017), available at <https://www.cbpp.org/blog/interactive-map-cost-sharing-subsidies-at-risk-under-house-gop-health-proposal>.

³ For a more detailed analysis of how per capita caps and block grants harm women, see National Women's Law Center, *The Stealth Attack on Women's Health: What Caps on Medicaid Funding Would Mean for Women* (April 2017), available at <https://nwlc.org/wp-content/uploads/2017/04/Medicaid-Per-Capita-Caps.pdf>; See also National

granting Medicaid could give states the ability to reduce the number of people covered by Medicaid by eliminating eligibility for some people now entitled to benefits under law (for example, pregnant women with family incomes below 133% of poverty); denying or delaying services to eligible people by establishing enrollment caps and wait lists; and creating administrative barriers to enrolling and maintaining enrollment. A Medicaid block grant could allow states to reduce Medicaid benefits by eliminating some services that are currently required (for example, family planning services and diagnostic and treatment services for young children); setting limits on the utilization of benefits; and raising the amount that low-income families must pay for such services through premiums, deductibles, and co-payments.

This would be devastating to women, who disproportionately make up the Medicaid population. The Center calculates that in 2016, over 17.4 million women had Medicaid coverage, with over 4.4 million gaining coverage between 2013-2016. These women are now receiving coverage for critical maternity care, family planning services, and long-term care, among other benefits.⁴ And this coverage is helping to make women more economically secure, by keeping women and their families from medical debt and bankruptcy, providing coverage not linked to employment so that women can seek positions that offer higher wages or better opportunities, and covering birth control, which allows women to determine whether and when to start a family, expanding their educational and career opportunities. Medicaid payments to providers also directly support women's jobs.⁵ With its radical changes that would throw women off Medicaid coverage and change the program, the Graham-Cassidy proposal threatens the health and economic security of low-income women and families across the country.

Moreover, the Graham-Cassidy proposal allows states to condition Medicaid coverage upon punitive work requirements. A work requirement is unprecedented in Medicaid; it goes against the objective of the Medicaid program, which is to provide health coverage to low-income people who cannot otherwise, afford it, which helps them attain or retain the capacity for independence and self-care. A work requirement contravenes these objectives by jeopardizing the vital coverage that provides enrollees with the care they need to obtain or maintain employment. Women are especially likely to lose health care coverage under a Medicaid work requirement, because they are more likely than men to face particular barriers to employment such as being the sole caregiver of children or aging parents.⁶ Work requirements are particularly

Women's Law Center, *The Stealth Attack on Women's Health: The Harmful Effects Block Granting Safety Net Programs Would Have on Women* (Apr. 2017), available at <https://nwlc.org/wp-content/uploads/2017/04/Medicaid-Block-Grants.pdf>.

⁴ Although Medicaid covers a range of services women need, it is important to note that federal law restricts federal Medicaid coverage of abortion except if the pregnancy is the result of rape or incest, or if the woman's life is in danger.

⁵ National Women's Law Center, *Medicaid is Vital for Women's Jobs in Every Community*, (June 2017), available at <https://nwlc.org/wp-content/uploads/2017/06/Medicaid-Jobs-Report.pdf>.

⁶ For a more detailed analysis of how work requirements imposed on Medicaid enrollees would harm women, see National Women's Law Center, *The Stealth Attack On Women's Health: Medicaid Work Requirements Would Reduce Access to Care for Women Without Increasing Employment* (May 2017), available at

indefensible given that they have proven not to work when applied to other programs, and because they are based on the false narrative that Medicaid enrollees do not work and are taking advantage of the program's benefits, which belies reality and is predicated on over-invoked racialized stereotypes of enrollees that ignore the lived experiences of all low-income people across racial lines.

The Graham-Cassidy Proposal Would Allow Plans to Reinstate Practices that Discriminated Against Women

The latest version of the Graham-Cassidy proposal would allow states to modify rules for plans funded through the block grants created by the proposal. This could include changing the requirement that plans provide coverage of the ACA's ten essential health benefits, which include coverage that women need like prescription drug coverage, mental health care, and maternity and newborn care. This would allow plans to once again refuse to offer the critical benefits that women need. For example, as the Center documented, prior to the ACA, only 12 percent of the most popular plans on the private insurance market offered maternity coverage.⁷ Lack of coverage for maternity care left women shouldering costs ranging from over \$30,000 for vaginal births to over \$50,000 for caesarian births.⁸ These high costs can be impossible for women to pay out-of-pocket and may result in women foregoing needed prenatal care and suffering compromised health outcomes, including maternal and infant mortality, which is already alarming high among black women.

In addition, the latest version of the Graham-Cassidy proposal would allow states to modify the rules for coverage of women's preventive services. This historic provision of the ACA requires plans to provide women – without cost-sharing – coverage for an evidence-based set of women's preventive services, including birth control, breastfeeding supports and supplies, and well-woman visits.⁹ In passing this provision, Congress intended to remedy gaps in preventive services requirements, and recognized that the failure to cover women's preventive health services meant that women paid more in out-of-pocket costs than men for basic and necessary preventive care and in some instances were unable to obtain this care at all because of cost barriers. According to the Center's calculations, over 62.4 million women now have this

<https://nwlc.org/resources/the-stealth-attack-on-womens-health-medicaid-work-requirements-would-reduce-access-to-care-for-women-without-increasing-employment/>.

⁷ National Women's Law Center, *Turning to Fairness: Insurance Discrimination Against Women Today and the Affordable Care Act* (Mar. 2012), available at https://nwlc.org/wp-content/uploads/2015/08/nwlc_2012_turningtofairness_report.pdf.

⁸ Truven Health Analytics, *The Cost of Having a Baby in the United States* (Jan. 2013), available at <http://transform.childbirthconnection.org/wp-content/uploads/2013/01/Cost-of-Having-a-Baby1.pdf>.

⁹ The list of women's preventive services was reaffirmed as recently as December 2016 by a panel of experts convened by the American College of Obstetricians and Gynecologists, as part of the Women's Preventive Services Initiative. Women's Preventive Services Initiative, *Recommendations for Preventive Services for Women: Final Report to the U.S. Department of Health and Human Services, HEALTH RES & SERVS ADMIN.* (HRSA), WASHINGTON, D.C.: AM. COLL. OF OBSTETRICIANS AND GYNECOLOGISTS (Dec. 2016).

coverage, which has been critical to women's health and economic security. For example, no-cost coverage of birth control has enabled women to access the birth control method that is most appropriate for them when they need it without cost being an obstacle.¹⁰ It has also furthered women's economic security; one study found that the provision helped women to save \$1.4 billion in one year on the birth control pill alone.¹¹ Allowing states to get rid of this requirement, as the Graham-Cassidy proposal would do, will send women back to a day when cost-sharing and lack of coverage determined whether they had the care they need, with long-term effects on the health and economic security of women, children, and families across the country.

The proposal also threatens the health and economic security of the estimated 65 million women with pre-existing conditions by allowing states to set their own rules, including allowing health insurance issuers to charge higher premiums based on health status. This means that although health insurance coverage may be theoretically available to a woman with a pre-existing condition, the insurance company could price the premium in such a way that she is effectively denied coverage. Prior to the ACA, the Center published extensive research documenting insurance practices of charging women more for coverage because of "pre-existing conditions" unique to them, such as undergoing a Cesarean delivery.¹² The Graham-Cassidy proposal would allow insurance companies to reinstate this discriminatory practice. No woman should again be charged more because she has had a prior pregnancy or Cesarean delivery, because she received fertility treatment, had breast or cervical cancer, is a survivor of domestic violence, or because she had medical treatment following a sexual assault.

The Graham-Cassidy Proposal Effectively Bans Plans from Offering Comprehensive Coverage that Includes Abortion

The Graham-Cassidy proposal contains a host of abortion restrictions. During the time that the Graham-Cassidy proposal allows the ACA tax credits to exist, the proposal denies tax credits to individuals who choose comprehensive plans that cover abortion and denies the small business tax credit to those businesses that offer comprehensive plans that include abortion. The proposal also prohibits individuals from using money in personal health savings accounts for abortion and bans states from using the newly created block grants to fund plans that cover abortion. These provisions have no other purpose than to ban private insurance companies from covering abortion. Eliminating access to abortion coverage would deny women meaningful access to basic health care and endanger women's health. Provisions like these that deny insurance coverage of

¹⁰ For more information showing how the birth control benefit is working, see National Women's Law Center, *The Affordable Care Act's Birth Control Benefit: Too Important to Lose*, (May 2017), available at <https://nwlc.org/resources/the-affordable-care-acts-birth-control-benefit-too-important-to-lose/>.

¹¹ Nora V. Becker and Daniel Polsky, *Women Saw Large Decrease in Out-of-Pocket Spending for Contraceptives After ACA Mandate Removed Cost Sharing*, 34 *Health Affairs* 1204 (Jul. 2015) available at <http://content.healthaffairs.org/content/34/7/1204.abstract>.

¹² National Women's Law Center, *Still Nowhere To Turn: Insurance Companies Treat Women Like A Pre-Existing Condition* (2009), available at <https://nwlc.org/wp-content/uploads/2015/08/stillnowheretoturn.pdf>.

abortion exacerbate the economic instability of women and their families and actually increase the risk that women and their families will be forced into a cycle of poverty. When women are forced to pay for abortion care, studies show many divert funds from necessities like food, electricity, or rent in order to pay for the costs of an abortion. For those women unable to get the care they need, they are more likely to be living in poverty a year later than women who are able to obtain an abortion.¹³

The Graham-Cassidy Proposal Would Force Medicaid Patients to Give Up a Trusted Provider of Critical Preventive Services

The Graham-Cassidy proposal bars Medicaid patients from going to Planned Parenthood health centers for care, including cancer screenings, birth control, and treatment for sexually transmitted infections. For decades, Planned Parenthood has been an essential health care provider for women with Medicaid, and more than half of Planned Parenthood patients rely on Medicaid for health coverage.¹⁴ Planned Parenthood health centers are a trusted source of critical family planning services for individuals in a way unmatched by other providers. Taking away patients' ability to access the critical care Planned Parenthood provides would have consequences for women's health, economic security, and lives.¹⁵ The non-partisan Congressional Budget Office (CBO) estimates that if Planned Parenthood is denied federal Medicaid funding, an estimated 390,000 people will completely lose access to preventive health care and 650,000 will face reduced access to preventive care,¹⁶ and "the number of births in the Medicaid program would increase by several thousand" in one year due to reduced access to birth control.¹⁷

The Affordable Care Act has changed the landscape for women's health, enabling women to obtain affordable health care and coverage that better meets their needs. The Graham-Cassidy proposal would upend that progress, taking insurance coverage away from women, allowing insurance companies to once again discriminate against women, and jeopardizing women's health, lives, and economic security. Like every other ACA repeal effort that has been introduced

¹³ For more information on the harm of insurance coverage bans on women, see National Women's Law Center, *State Laws Regulating Insurance Coverage of Abortion Have Serious Consequences for Women's Equality, Health, and Economic Stability*, (Aug. 2017), available at <https://nwlc.org/wp-content/uploads/2017/08/50-State-Insurance-Coverage-of-Abortion-1.pdf>.

¹⁴ Planned Parenthood Action Fund, *Medicaid and Reproductive Health* (last visited May 17, 2017), <https://www.plannedparenthoodaction.org/issues/health-care-equity/medicaid-and-reproductivehealth>.

¹⁵ For a more detailed look of what it would mean to individuals to lose the ACA and Planned Parenthood, see National Women's Law Center, *Double the Trouble: Health Care Access Without the Affordable Care Act or Planned Parenthood* (2017), available at https://nwlc.org/wp-content/uploads/2017/06/final_nwlc_DoubleTrouble2017.pdf

¹⁶ CONG. BUDGET OFFICE, *Cost Estimate: H.R. 3134 Defund Planned Parenthood Act of 2015* (Sept. 16, 2015) at 3, available at <https://www.cbo.gov/sites/default/files/114th-congress-2015-2016/costestimate/hr3134.pdf>.

¹⁷ CONG. BUDGET OFFICE, *Cost Estimate: American Health Care Act* (Mar. 13, 2017) at 23, available at <https://www.cbo.gov/system/files/115th-congress-2017-2018/costestimate/americanhealthcareact.pdf>.

and considered in this Congress, the Graham-Cassidy proposal would be devastating to women and families across this country. It is time to stop playing politics with women's health. The Center urges senators voting on this proposal to oppose it.

Wright, Kevin (Finance)

From: Stacy Yusim [REDACTED]
Sent: Sunday, September 24, 2017 5:10 PM
To: gchcomments
Subject: re: Graham-Cassidy Bill Hearing

Title of Hearing: Graham-Cassidy Bill Hearing
Date of Hearing: September 25, 2017

Stacy Yusim
[REDACTED]

Conifer, CO 80433

September 24, 2017

Honorable Members of the Senate Finance Committee:

Thank you for holding a hearing and listening to and reading public comment on an issue that is a life and death matter to many of us. I am writing as someone who has a personal stake in this issue and an advocate with the Colorado Cross-Disability Coalition (CCDC). I've lived with lupus for 15 years. Without good healthcare and Medicaid, I would not have been able to continue working and volunteering for CCDC. With care for a preexisting condition, I've been able to support myself and give back to the community. Today, I have the Medicaid buy-in, if I find I can only work part-time to ensure I can take care of myself and still remain productive.

CCDC has hundreds of personal stories and examples demonstrating the importance of Medicaid—and illustrating how Medicaid enables shared American values such as independence, life, freedom, and personal responsibility.

Please take a long look at the Graham-Cassidy Bill and note that it cuts Medicaid substantially and the only choice states will have is to raise taxes or cut people from the Medicaid roles. For people who need 24/7 care to remain in their homes and in the community this will mean the loss of their freedom and possibly their lives.

I would like to see congress work together to come up with a plan that supports all Americans and doesn't cut out care for our most vulnerable citizens. The loss of productivity, living free in the community and contributing to the world will be a greater cost.

Senate Finance Committee - Hearing to Consider the Graham-Cassidy-Heller Johnson Proposal, September 25, 2017

Barbara Otto
Health & Disability Advocates

[REDACTED]
Chicago, Illinois 60606

Dear Chairman Hatch and Ranking Member Wyden:

I write to voice our organization's extreme opposition to the Graham-Cassidy-Heller-Johnson proposal. We are very discouraged that instead of continuing down a bipartisan path and working on issues to improve the strength and stability of the Affordable Care Act's (ACA) marketplaces, the sponsors of this legislation have put forward a proposal that will:

- Eliminate the financial assistance that helps low- and moderate-income families purchase health care coverage;
- End expanded Medicaid coverage that helps millions of low-income adults;
- Gut Medicaid through deep, permanent cuts that would grow over time and threaten care for millions of low-income seniors, children, and people living with disabilities and shift massive costs and risks to states;
- Jeopardize access to life-saving and effective treatments for addiction and weaken states' efforts to address the current crisis of drug overdose deaths
- Undermine essential protections for people with pre-existing conditions;
- Resurrect - *and worsen* - the devastating cuts in coverage and benefits that the American public and the majority of Congress have already rejected.

As an organization serving people with complex conditions in Illinois and across the country, we see the Graham-Cassidy-Heller-Johnson proposal as a critical threat to health and financial security of millions of Americans including older adults, low-and moderate-income families, people living with disabilities, veterans and people with preexisting conditions. It will likely result in at least 900,000 people losing coverage by 2027 and will undermine the financial stability of our health care system. It will also place additional fiscal strains on Illinois' already fragile state budget. Our concerns with this proposal and the devastating impact it will have on consumers are detailed below.

Pushes massive new costs onto states.

All states, including Illinois would take on new risks and costs because this proposal converts the overall Medicaid program into a per capita cap. Under this proposal, the federal government would cap its payments to states for most enrollees, and those caps would grow more slowly than actual Medicaid expenditures, leaving Illinois with insufficient funding to

meet its current obligations. In addition, a per capita cap would expose states to funding challenges when health care costs increase unexpectedly, such as from a natural disaster, an aging population or medical innovations. The per capita cap alone would reduce federal Medicaid spending by 12% (\$1,079 billion) by 2036.

On top of those cost shifts, the 31 states that expanded Medicaid under the Affordable Care Act will be at risk for far deeper cuts. This proposal ends all federal matching funds for the Medicaid expansion in 2020. Some of the funds that the federal government would have spent on Medicaid expansion get rolled into the block grant, but the block grant doesn't make up for Illinois' losses because the block grant is inadequate overall, the formula favors non-expansion states (it redistributes funding from expansion to non-expansion states), and it ends entirely in 2026, leaving states with no funding to replace the lost expansion funds.

Because federal dollars for Medicaid account for about 20% of state budgets, FitchRatings "believes substantial Medicaid cuts would require states to make material budget adjustments over the next decade and beyond."¹ And by pulling coverage from so many, this proposal would drive up uncompensated care costs on local communities, state budgets, safety net providers, and hospitals.

The potential impact to Medicaid enrollees is so drastic that the board of National Association of Medicaid Directors issued a statement urging the Senate not to pass the Graham-Cassidy-Heller-Johnson proposal due to the budgetary and programmatic ramifications it would inflict on all states².

Eliminates programs that serve as a lifeline for low- and moderate-income families.

This proposal ends the ACA's successful Medicaid expansion, which has extended coverage to nearly 12 million newly eligible low-income adults. It also eliminates the ACA tax credits that 10 million low- and moderate-income people rely on to afford coverage in the individual market. Although it replaces this funding with a block grant to states, the proposal offers no guarantee that states will provide an alternative affordable coverage option to former enrollees - and indeed the block grant is inadequate to pay for comparable benefits. From 2020 through 2026, block grant funding would be at least 7% (\$95 billion) below projected spending under current law. Regardless, the block grant ends in 2027, leaving states and former enrollees with no help whatsoever.

Threatens care for low-income seniors, children, consumers with substance use disorders and people living with disabilities.

This proposal also threatens the care of millions of low-income seniors, children and people living with disabilities who relied on the Medicaid program even before enactment of the ACA.

¹ "Fitch: Latest ACA Bill Includes Medicaid Repeal and Replace Provisions for States", <https://www.fitchratings.com/site/pr/1029238>.

² "NAMD Statement on Graham-Cassidy", http://medicaidirectors.org/wp-content/uploads/2017/09/NAMD-Statement-on-Graham-Cassidy9_21_17.pdf

By capping and slashing funding for the traditional Medicaid program by 12% (\$1,079 billion) between 2020 and 2036, the per capita cap will force Illinois to make harsh choices in its Medicaid program by either:

- cutting payments to health care providers and health plans,
- eliminating optional services, and/or
- restricting enrollment eligibility.

All of these choices will have the impact of restricting access to important health care services for Medicaid enrollees.

No eligibility category would be immune to the impacts of these cuts. Since children make up almost one-half of the Medicaid beneficiaries, they cannot possibly be protected if cuts of this magnitude are enacted. Cuts to Medicaid would also leave consumers with substance use disorders without access to the most effective treatments for addiction and to life-saving overdose medicine. And seniors and people living with disabilities would also face painful cuts, since Medicaid is the primary payer for long-term services and supports. Community Based Services - the services that keep people with cognitive and physical impairments home and in their communities - are "optional" in Medicaid. The fiscal pressure created by per capita caps will likely lead states to cut back on these services, forcing seniors and people living with disabilities out of their homes and into institutions for their care. And the burden will likely hit communities of color especially hard, where Medicaid enrollment is especially high.

Increases premiums and out-of-pocket costs and destabilizes the individual market.

By repealing the individual mandate and eliminating advanced premium tax credits and cost sharing reductions, this proposal would drive up premiums and cause insurers to exit the ACA's marketplaces. As we know from previous CBO projections, repealing the individual mandate alone would increase the number of uninsured individuals by 15 million and cause premiums to increase by 20 percent. Furthermore, by replacing the financing of the ACA's financial assistance with a block grant without any guarantee that states would direct their temporary block grant funds toward financial assistance, this proposal puts millions in Illinois who currently rely on financial assistance at risk for sharply higher out-of-pocket costs and coverage loss.

Beyond the impact of this proposal on individuals, insurers currently selling in Get Covered Illinois would face extreme uncertainty. Because this proposal allows states to change the market reform rules under the ACA and because there are no requirements or standards on how states must use the block granted money, insurers would likely face completely unpredictable risk pools. To make up for this uncertainty, insurers would likely impose large premium increases to protect themselves from unpredictable claims costs or choose to exit the marketplace completely. This means that consumers who purchase coverage on the individual market would likely have fewer coverage options, much higher premiums and no guarantee of financial assistance to shield them from the increasing out-of-pocket costs.

Eliminates critical consumer protections.

This proposal allows states to eliminate one of the most popular and important consumer protections under the ACA - the prohibition on charging higher premiums based on a person's health status or a preexisting condition. This means that in states that choose to eliminate this requirement, insurers could charge individuals with even relatively mild pre-existing conditions thousands of dollars above standard rates to obtain the same coverage as someone without a preexisting condition. Additionally, this proposal allows states to waive the requirement that insurers cover essential health benefits including mental health services, substance abuse treatments and maternity care. This could lead to discrimination against segments of the population (e.g., older adults, LGBT community) or consumers with specific chronic conditions (e.g. mental health or substance use disorders). For example, this could return us to a time when insurers only covered short-term, minimal treatment for mental health or substance use disorders, if they covered it at all. Before the ACA, almost half of plans in the individual market excluded addiction treatment.

Lacks transparency and opportunity for meaningful input.

We believe that everyone should have a say in the decisions that affect their health. With only one hearing scheduled days before a possible vote, and without a full CBO score to properly evaluate the budgetary and coverage loss impacts, it is impossible to have an open and deliberative process that would allow for a true evaluation of and meaningful input on the policies in this proposal that would affect millions of people and one sixth of the US economy. We encourage a return to "regular order," as requested by many members of the Senate and supported by the American public, which would require the opportunity for stakeholders, including industry experts, providers, consumers and state policymakers to weigh in.

Health & Disability Advocates understands that problems exist within the current frameworks that allow individuals to purchase or acquire health insurance. We support the efforts of countless national advocacy organizations in seeking bi-partisan solutions to these problems and look forward to being part of those efforts going forward. We urge you, Chairman Hatch and Ranking Member Wyden, to withdraw the Graham-Cassidy-Heller-Johnson proposal and work with knowledgeable individuals to craft a long-standing solution that ensures affordable and accessible health coverage for all.

Sincerely,

Barbara Otto
Chief Executive Officer
Health & Disability Advocates

Wright, Kevin (Finance)

From: Kathy Hulbert [REDACTED]
Sent: Sunday, September 24, 2017 5:10 PM
To: gchcomments
Subject: Graham-Cassidy bill

To the Senate Finance Committee:

The Graham-Cassidy bill is not a comprehensive, well- conceived bill, and the CBO cannot score it before any vote this week. A bill that simply "passes the buck" for health care to the states through block grants indicates how difficult a subject this is. This bill would affect every single American in some way, yet there has been no opportunity for even clearly examining and discussing the impacts of this proposal. Every major health organization has openly opposed this bill.

Block grants to the states, under the guise of "flexibility" is an opening to radically differing health care policies and insurance among the 50 states. How would this impact the American economy and workers? If 50 states development different health care systems and marketplaces, what would this do to people who live and work in more than one state? What would happen to people who move between states? Would workers be reluctant to move because of different state health care policies? Or, conversely, would people be anxious to move to states that offer better health care policies? Note that the original "Romneycare" plan in Massachusetts has worked out quite well, and there is no move to change it.

This proposed legislation is too hasty and unclear. Senators Alexander and Murray were working on a bipartisan process that was making progress before it was short-circuited by the Graham-Cassidy bill. I hope the Senate and the House will return to a bipartisan approach that allows sufficient time for hearings, discussion, and CBO scoring.

Thank you for your consideration of my comments.

Kathleen Hulbert, Ed.D.

Key Largo, FL 33037

Wright, Kevin (Finance)

From: Polly Dines [REDACTED]
Sent: Sunday, September 24, 2017 5:06 PM
To: gchcomments
Cc: Subscriber
Subject: Graham - Cassidy Bill

Dear Members of the Senate Finance Committee -

I, like every other person in this country rely on quality, affordable healthcare. Because of this, I oppose the Graham-Cassidy bill.

In October 2015, I had what I thought was the flu. While I was running a fever of 103, I was taken by ambulance to hospital and immediately admitted. Examination showed that I was suffering from necrotizing fasciitis and I was in septic shock, stage 4. I was rushed to surgery where a 13" incision was made on my left abdomen and 8" of dead tissue was removed. I was in a coma for 3 weeks, a tracheotomy was done and I was put on a respirator, I had to have dialysis, I coded twice, and ... resulting in 7 months in hospital and rehab. Quite the catastrophic illness.

Before the ACA, I went without health insurance for 7 years. The ACA literally saved my life. I would like to see a bipartisan Congressional effort to improve the ACA, not repeal it.

Sincerely, Polly Dines
Edmonds, WA 98020

Regards, Blessings and Peace

I refuse to accept the view that mankind is so tragically bound to the starless midnight of racism and war that the bright daybreak of peace and brotherhood can never become a reality. I believe that unarmed truth and unconditional love will have the final word.

--- Martin Luther King, Jr.

Wright, Kevin (Finance)

From: Donna Bellinger [REDACTED]
Sent: Sunday, September 24, 2017 5:10 PM
To: gchcomments
Subject: My Family's Medical Story~Please vote NO!

September 24, 2017
Senate Finance Committee:

My family's story...my daughter has multiple health issues after a severe concussion in a soccer tournament when she was 13 years old, 33 years ago. Back then she went through her life time insurance coverage within a month and we spent all our savings (\$40,000) the first two months. The life time insurance law was changed and she has been insured since then. Twenty years later she was diagnosed with a seizure disorder that was a result of the soccer concussion. We had the brain studies from age 13 to compare so we know where the brain was injured and that it was the same area. She takes 8 different medications three times a day.

My health issues are considerable and through no fault of my own I have four autoimmune diseases, asthma, chronic migraines. I am also an almost five-year survivor of breast cancer and will now have lymphedema for the rest of my life. I inherited the autoimmune arthritis from my grandfather. It's definitely genetic according to the X-rays and my rheumatologist. These diseases, again not my fault, are causing quite a change in my quality of life and I've just turned 70 and would like to live a good deal longer. I need my doctors, meds, regular tests that cost a fortune, and probably a nursing home is in my future.

My dear husband is being tested for dementia right now and if he has it, like his mother, grandmother, aunt and his just recently diagnosed sister, he's going to need considerable and expensive medical care in the future.

My husband is a Vietnam veteran, was a Reserve Officer for 20 years, and retired as a Lieutenant Colonel in our US Army. He worked for the Federal Government, DOT, as a Civil Engineer and retired at 60. He had a second retirement just last December.

I raised my girls while traveling all over the States because of his work for DOT and then I also worked for DOT when we settled in the DC area. We are blessed with good insurance but our out-of-pocket expenses are considerable. I cannot imagine millions of people with pre-existing conditions not having the medical care that they need. I am scared to death for my children and grandchildren--- that they might have inherited their families' medical conditions and might go without the insurance that they will need. Our family is stretched to our financial limits and our old age and medical care will require more than we can imagine.

Please don't leave us and all our loved ones, friends, and people over our entire country without the medical insurance we need, equal for all. It's horrible to be sick, scared, and suffering and you never know what you and your families might/are going to go through in the future. We need insurance that covers pre-existing conditions or we're going to die or be hospitalized and cost everyone everything. A healthy person would suffer the costs too.

Please vote No. Our lives depend on that No.

Donna Bellinger

Little People of America

□

September 25, 2017

The Honorable Orrin G. Hatch, Chairman
Committee on Finance
United States Senate
219 Dirksen Senate Office Building
Washington, D.C. 20510

The Honorable Ron Wyden, Ranking Member
Committee on Finance
United States Senate
219 Dirksen Senate Office Building
Washington, D.C. 20510

Dear Senators Hatch and Wyden and members of the Senate Finance Committee:

Little People of America implores members of the Senate Finance Committee to vote against the Graham-Cassidy Healthcare bill, proposed legislation that threatens the independence, health, and livelihood of people with dwarfism, and millions of people with disabilities across the United States.

Little People of America (LPA) is a national support and advocacy organization for the dwarfism community. LPA provides peer, parent and medical support and systems advocacy for the dwarfism community. More than 7,000 people with dwarfism and their family members comprise the LPA membership. The membership includes 13 Districts and more than 70 chapters spread out across all 50 states in the country.

Healthcare protections are vital for each member of the organization. Until relatively recently, people with dwarfism were unprotected by the law in terms of health care protections. Without legal consequences, insurance companies could deny health coverage to individuals based on the diagnosis of dwarfism, a pre-existing condition.

In 2009, the Affordable Care Act was signed into law. The Affordable Care Act includes a provision that makes it illegal to deny coverage based upon pre-existing conditions. The law also keeps health care affordable, forbidding insurance companies to disproportionately increase premiums because of a particular healthcare diagnosis.

There are hundreds of different types of dwarfism, and all people with dwarfism have a different healthcare record. Some people with dwarfism go years, if not decades, with no health care needs. Others require multiple surgeries to address complications related to dwarfism. Little

Little People of America


Tustin, CA 92780

People of America believes that all people with dwarfism, just like everyone in the United States, has a right to affordable, quality, healthcare.

If the U.S. Senate approves the latest proposed health legislation, the Graham-Cassidy Bill, people with dwarfism, and millions of people with disabilities, could lose access to affordable, quality healthcare. Senate leaders that sponsor the legislation have assured the public that the proposed bill includes protections for pre-existing conditions. But it is clear that those protections don't go far enough. Under the proposed legislation, insurance companies would be allowed to charge higher premiums to people with pre-existing conditions, and companies could eliminate specific healthcare benefits. This would be a threat to the health and lives of thousands of people with dwarfism, not to mention millions of others.

Little People of America is against the Graham-Cassidy Bill and we urge members of the Senate Finance Committee to vote against the bill. We ask that members of the Senate work on a bipartisan bill that ensures people with pre-existing conditions have protections, keeps costs low, and allows people to access equipment, services, and supports that allows people to be healthy, independent, and productive.

Sincerely,

The Little People of America Board of Directors

Mark Povinelli, President

Jon North, Senior Vice President

Bryce Schelhaas, Finance Director

Ben Woika, Membership Director

Danielle Frank, Programs Director

Cuquis Robledo, Public Relations Director

Michelle Krauss, Advocacy Director

Ethan Crough, Development Director

Joe Zrinski, Eastern Regional Representative

Becky Roach, Central Regional Representative

Jon Welch, Western Regional Representative

Little People of America


Tustin, CA 92780

Wright, Kevin (Finance)

From: Thom Fistner [REDACTED]
Sent: Sunday, September 24, 2017 5:09 PM
To: gchcomments
Subject: Reject Graham-Cassidy!

Finance Committee,

The newest version of Trumpcare would kick 32 million people off of healthcare, devastating working families and rolling back the progress we've made in protecting so many Americans. Also, hidden in this bill—known as Graham-Cassidy—is a \$20 billion tax break for the highly-profitable medical device industry, which has \$230 billion in profits stashed offshore on which it has not paid a dime in U.S. taxes.

In 2009, the Affordable Care Act was reviewed by three different Senate committees, received dozens of hearings and 169 hours of consideration. This week's ONE hearing is an embarrassment and outrage given the life and death matters at stake.

I urge the Senate and the Senate Finance Committee to reject Graham-Cassidy and to protect the healthcare of millions of Americans. It's also time that wealthy corporations pay their fair share in taxes! When they do, we'll be able to invest in our country's future, including healthcare for working families.

Thom Fistner
[REDACTED]
[REDACTED]

Bethlehem, Pennsylvania 18015

Wright, Kevin (Finance)

From: Annie [REDACTED]
Sent: Sunday, September 24, 2017 5:05 PM
To: gchcomments
Subject: GOP Healthcare bill will devastate my life

Good evening,

On the evening prior to this important vote that is being pushed through the senate I formerly object and reject this healthcare bill as a citizen-a disabled citizen of these United States.

How can you possibly think that President Trump's the charade to stop the already paid advertising of signing up for Obamacare is even legal.

Those are our the American people's tax dollars being spent for the health and welfare of YOUR bosses - the people of these United States who you were elected to PROTECT and RESPECT and REPRESENT.

I am appalled that you would put the health and welfare of the people who elected you for the opportunity to overturn a democratic bill that helps millions of disabled Americans. Are any of your families going to be affected?? I assume not.

Instead of "imploding" Obamacare if the problems the Republicans instigated. Do not let the Insurance company's control the pricing structure of healthcare and medications. The loony l g groups are evidently padding the pockets of some very influential Republicans. And trust me you better put that bit of cash in your savings accounts. If you implement a healthcare system that effects your constituents you will be out of a job the next voting cycle.

The fact that Republicans who are guaranteed life long health care can give no thought of seniors and disabled who will become homeless because if this bill. Will your parents be?? Your disabled children?!

Are you rich off the backs of the hard working Americans who entrusted you with the honor of their trust to protect them?? Yes!!! Do you care what happens to us?? Evidently not!!

It's not about winning it's about protecting the American citizens. Those like me who have worked since their teen years to end up disabled through genetics have had cancer and dealing with rare diseases.

No it's not about winning Republicans over Democrats it's about the honest effort to protect and serve the American people.

Not with a wall!! Spending millions to make the USA like Germany once was the President Reagan asked Gorbachev to take down. He would be rolling in his grave.

Our representatives should be working across aisles together towards legislation that protects our savings, our healthcare, our income, our families, our livelihood and the freedoms being an American citizen affords US. Yes US. Not YOU.

You have turned around legislation that would protect us against mortgage predators; protect our children in college against sexual predators; protect us against another depression; protect us against global warming; protect us against nuclear war!!

Wright, Kevin (Finance)

From: Millie Torres-Ruiz [REDACTED]
Sent: Sunday, September 24, 2017 10:54 AM
To: gchcomments
Subject: Keep ACA and improve it

My family relies on quality, affordable healthcare. Because of this, I oppose the Graham-Cassidy bill. My story with pre-existing conditions and that of family members without care is why I would like to see a bipartisan Congressional effort to improve the ACA, not repeal it.

Sincerely,
Millie Torres-Ruiz
Jamestown, NY

Wright, Kevin (Finance)

From: Brock Schroeder [REDACTED]
Sent: Sunday, September 24, 2017 10:54 AM
To: gchcomments
Subject: Comments on Graham-Cassidy Proposal

Statement Submitted by Brock Schroeder
Senate Committee on Finance
Hearing to Consider the Graham-Cassidy-Heller-Johnson Proposal
September 24, 2017

As someone who has a 10 year old child with cystic fibrosis, the current health care debate in Washington is personal to me. Cystic Fibrosis (CF) is chronic disease that affects the lungs and digestive tract, leading to frequent lung infections and other complications. The current life expectancy for someone with CF is about 40 years.

On the outside, my son Brady seems just like every other 4th grade student. He attends public school, plays the piano, and enjoys video games and comics. No one could look at him and guess that he requires approx. \$420K in prescription medications annually, and a team of care specialists to successfully manage cystic fibrosis. When Brady has access to the care and medication he desperately needs—he leads a very normal life. Without access to care and medication—Brady's cystic fibrosis would quickly become a death sentence. One of my son's medications in particular, has been like a miracle for his disease. The drug, Kalydeco, has added immeasurable quality of life, and is anticipated to add DECADES to Brady's life expectancy. That drug retails for over \$30K/mo. If insurers were given the room to re-impose lifetime caps on coverage, my son would be out of luck in just a few short years. Please don't let this amazing American innovation go to waste. Brady is the smartest kid you will ever meet. He needs to be given the opportunity to grow up and change the world.

The Graham-Cassidy proposal, which the Senate is expected to vote on next week, is unacceptable for people living with CF and other chronic conditions. People with CF require a complex and demanding care regimen, and need access to high-quality, specialized care. I urge all U.S. Senators to oppose the Graham-Cassidy bill because it would roll back protections for people with CF and jeopardize their access to affordable, adequate health care coverage.

The Graham-Cassidy bill fails to protect our community and is absolutely unacceptable for people with CF because it would:

- a. Remove full pre-existing condition protections for people with CF by allowing insurers to set premiums based on an individuals' health status. This may put insurance coverage financially out of reach for some people with CF and prevent them from accessing critical health care.
- b. Eliminate Medicaid expansion and drastically cut funding for the program by instituting a per capita cap or a state block grant system, putting coverage of new and innovative treatments at risk. Medicaid provides a critical source of health care coverage for one half of children and one third of adults with CF. We must preserve this safety net by retaining expanded eligibility and ensuring adequate funding for Medicaid.
- c. Remove protections against annual and lifetime coverage caps, including for the millions of Americans with employer-sponsored insurance, by making it easier for states to amend Essential Health Benefits standards. Health care costs can accumulate very quickly for people with CF, making it very easy to reach annual or lifetime caps. The results of these caps can be devastating – leaving people with CF stranded without any coverage – and our community needs the protections against these caps to be kept in place.
- d. Allow states to waive Essential Health Benefits. Eliminating the guarantee of essential health benefit coverage for individual insurance plans would segment the market into plans for sick people and plans for healthy people. This would likely drive up the cost of plans needed by people with CF, which provide more robust benefits.

While the Senate has considered several similar bills this year, Graham-Cassidy is the worst for people with preexisting conditions like CF, cancer, asthma, diabetes, or arthritis. Our health care system is far from perfect, but I refuse to believe any changes must come at the expense of the people who rely most on adequate, affordable health insurance.

I urge all US Senators to please keep families like mine in mind as you consider this legislation.

Brock Schroeder

Coeur d'Alene, ID

Wright, Kevin (Finance)

From: Kate O'Brien [REDACTED]
Sent: Sunday, September 24, 2017 10:54 AM
To: gchcomments@finance.senate.gov
Subject: Graham-Cassidy Bill

Hello,

I am writing to express my opposition to the proposed Graham-Cassidy Bill. I have worked in health care for many years, primarily in pediatric hospitals. I have seen the stress caused by medical tragedies, and believe that medical decisions should not have the added stress of factoring in the cost of necessary interventions. Additionally, as I watched children with fixable heart conditions walk away from the hospital healthy, I know this bill could impact the rest of their lives by being asked to pay more for insurance, or being denied components of health care that the ACA made essential.

Additionally, this bill has a disproportionately negative impact on women. By defunding Planned Parenthood, it takes away necessary resources for women to get essential care, including cancer screenings and family planning. It opens up the potential for maternity care to be a pre-existing condition which also has a negative impact on care for women.

Personally, as a person who has at times been underemployed in my life, I know the stress that comes with asking the question, "can I afford an appointment with a doctor right now?" I know that every time I am asking that question, I am risking my life on some level. I am denying myself the opportunity to catch an early diagnosis. I am denying myself the option of preventative care. The ACA changed that dynamic in my life, allowing me to feel comfortable that I can get the care for my health that I need. I firmly believe that we should be working towards a bill that protects the health of more Americans, rather than less. The ability to know that you can go to a doctor should not be reserved simply for those who are wealthy enough to afford it.

Thank you,
Kathryn O'Brien

[REDACTED]
New York, NY

Wright, Kevin (Finance)

From: Kathy Schuurman [REDACTED]
Sent: Sunday, September 24, 2017 10:54 AM
To: gchcomments
Subject: Comments on the Graham-Cassidy bill

I'm just one citizens who urges you to NOT to move this bill forward. If you haven't read this joint letter from the medical community, I urge you do to so now.

GCHcomments@finance.senate.gov

Sincerely,
Kathy Schuurman
[REDACTED]
Northfield, MN 55057

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"But there is still one more thing I have to do, I have to do something to make the world more beautiful!" ~
Miss Rumphius (The Lupine Lady)

Wright, Kevin (Finance)

From: Roni Sutton [REDACTED]
Sent: Sunday, September 24, 2017 10:53 AM
To: gchcomments
Subject: Graham-Cassidy Bill

To Whom It May Concern:

As the owner of a small business, a mother and a human being with pre-existing conditions, I respectfully request that you listen carefully to the American people and not allow this bill to go forward. No bill of the magnitude and potential to impact constituents and our federal budget should be heard without thorough analysis by the CBO. The attempt by the authors of this bill and the Republican party to ram it through without proper hearings and consideration is asinine.

From a health insurance standpoint, I have recently watched with horror as insurer after insurer pulled out of the VA exchange. We were faced with having no way to buy insurance as little as a week ago until Anthem was convinced to return. Still, our insurance is expensive and our deductibles are high. Four of the five people in my family have pre-existing conditions which would make our premium rates increase significantly if this bill is passed.

I am the mother of foreign exchange students. I have hosted children from the middle east, Europe and Africa. Every single child has been appalled at the way our health care system fails us and how expensive it is. If every other developed nation in the world can have quality health care, there is no reason why the United States cannot. We need health care reform badly. However, we need thoughtful, bi-partisan bills, not mean spirited attempts to undo what the last President did simply because we don't like him. I urge you to throw this bill out like the dirty garbage that it is.

Sincerely,

Roni Sutton
President
Blue Brick Building and Renovations, Inc.

[REDACTED]
[REDACTED]
[REDACTED]
Montvale, VA 24122

Wright, Kevin (Finance)

From: Irene Henjum <[REDACTED]>
Sent: Sunday, September 24, 2017 10:53 AM
To: gchcomments
Subject: Graham/Cassisy

To Whom It May Concern,

My family relies on quality, affordable health care and because of this I am strongly opposed to the Graham/Cassidy bill. My nephew was born prematurely, and has several pre-existing conditions. Nothing in this bill protects him from predatory insurance companies charging him exorbitant rates. By allowing to let states opt out of essential health benefits, and by allowing states to waive certain requirements, he will likely be unable to afford insurance. He lives in a very conservative state and it is all but assured that they would waive those requirements.

In addition, cutting Medicaid will directly affect my elderly father, who relies solely on Social Security and Medicare. At some point he will need nursing home care and will need Medicaid to cover the expenses.

I support a bipartisan approach to fixing the current problems with the ACA.

Thank you for listening,

Irene Henjum
Oregon

Wright, Kevin (Finance)

From: Lisa Mathiesen [REDACTED]
Sent: Sunday, September 24, 2017 10:53 AM
To: gchcomments
Subject: Opposition to the Graham-Cassidy Bill

To Whom it May Concern,

I and so many others in the United States rely on quality, affordable healthcare. Many studies have shown that emergency room visits and the cost associated with those visits, spike dramatically when people are denied affordable coverage. Lack of coverage due to poverty will not reduce medical expenses, but will eliminate the ability to pay for those expenses. This bill targets populations that are already extremely vulnerable and at need. Because of this, I oppose the Graham-Cassidy bill. I would like to see a bipartisan Congressional effort to improve the ACA, not repeal it.

Sincerely,

Lisa Mathiesen
Graton, CA

Wright, Kevin (Finance)

From: EISME KISME [REDACTED]
Sent: Sunday, September 24, 2017 10:53 AM
To: gchcomments
Subject: Graham Cassidy Repeal Bill

Hello,

My son has a genetic disorder called HoFH that is a disease that causes extremely high levels of cholesterol (his LDL is 1000 untreated.) Because of the risk of early heart disease and to avoid a heart event, my son has to go to Children's Hospital in Boston weekly for a blood cleaning treatment called Apheresis. My husband and I are hard working middle class Americans who pay our taxes and follow the laws of this country. This bill could jeopardize my sons life if we can't afford to continue his very expensive much needed treatment, the potential loss of our house as we can't afford our insurance going up (we already pay over \$10k a year out of pocket with insurance), and prices on medication is already \$700. Every 3 months. Do the right thing for the people of this country. We are watching.

Sincerely,

Erin
Sent from my iPhone

Wright, Kevin (Finance)

From: Mark Teel [REDACTED]
Sent: Sunday, September 24, 2017 10:52 AM
To: gchcomments
Subject: Healthcare

Healthcare is one of the most important challenges facing our country. We should be improving it not making it worse.

We don't need to repeal protection for pre-existing conditions, increased coverage for millions, and elimination of life-time caps.

It is time to improve the functioning of Obamacare and forget all these political games of repealing all its benefits in order to score symbolic political points or provide tax breaks for the super-wealthy. America should be better than that.

Best regards,
Mark

Mark J. Teel
[REDACTED]
Arlington, VA 22207
[REDACTED]

Wright, Kevin (Finance)

From: Karen Robinson <[REDACTED]>
Sent: Sunday, September 24, 2017 10:52 AM
To: gchcomments
Cc: McConnell, Senator (McConnell); senator@portman.senate.gov;
senator@brown.senate.gov; Senator Collins
Subject: Republican promise to repeal and replace Obamacare

Does anyone remember the Republican promise to:
Provide insurance for all
No cuts to Medicaid
Nobody will lose coverage
Nobody will be worse off financially
Get rid of artificial lines, buy insurance across
Everybody taken care of
Every bit as good on preexisting conditions as Obamacare

Please ask Pres Trump to write up his proposal. He seemed to have all the answers while on the campaign trail

Do not rush to meet a deadline. Do your job and do it right and fair.

Work with the insurance companies for universal guarantees.

No cap on coverage

Do not eliminate the mandate requiring people to have some kind of health insurance. I am required to have house insurance, car insurance.

Change policy kids stay on parent. policy to 26. Only extend age limit if child is an undergraduate. Students can buy ins. through university.

Find the better coverage at better premiums to cover more people as promised.

This rush to pass something by September 30 indicates people not doing a good job.

Karen Robinson

[REDACTED]
Cleveland Heights OH 44118
[REDACTED]

Wright, Kevin (Finance)

From: Beverly Holmberg [REDACTED]
Sent: Sunday, September 24, 2017 10:52 AM
To: gchcomments
Subject: ACA Health Care

ACA: Leave it alone and get on with other business. ACA has provided more health care than we ever had before. Until everyone has settled down and is willing to look at the minor problems and tweak the plan, do nothing.

Beverly Holmberg
North VA 23128

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Sunday, September 24, 2017 10:52 AM
To: gchcomments
Subject: Healthcare

I rely on quality, affordable healthcare. Because of this, I oppose the Graham-Cassidy bill. My story is with ever-increasing costs, my healthcare should be achievable, not prohibitive. After all, Congress is well protected! How about protecting those you were elected to serve? I would like to see a bipartisan Congressional effort to improve the ACA, not repeal it.

Sincerely,
Bonnie R. Klein
Plainview, NY

Wright, Kevin (Finance)

From: Arwen general [REDACTED]
Sent: Sunday, September 24, 2017 10:52 AM
To: gchcomments
Subject: Please Oppose Graham-Cassidy and protect healthcare

Dear Senate Finance Committee Members,

I am writing to urge your opposition to the Graham-Cassidy Amendment.

I am a small business owner and use a wheelchair to get around because of a spinal cord injury I sustained 24 years ago. The only way I am able to access health care is through the exchanges that the Affordable Healthcare Act provides. I fear that the preexisting condition of my disability will prevent me from getting access to healthcare under this proposed legislation. Please do not support Graham-Cassidy and take healthcare away from me.

Thank you,

Arwen Bird
Beaverton, Oregon

Please excuse errors--sent from my phone

Wright, Kevin (Finance)

From: Tran Chau [REDACTED]
Sent: Sunday, September 24, 2017 10:51 AM
To: gchcomments
Subject: Oppose Graham-Cassidy-Heller

Senate Finance Committee,

I urge you to reject Graham-Cassidy-Heller in favor of the bipartisan bill the Senate HELP Committee was considering. Graham-Cassidy-Heller would cause 32 million people to lose their health coverage while destroying Medicaid and harming some of the most vulnerable members of our communities, seniors and people with disabilities.

Tran
Abington, PA.

Wright, Kevin (Finance)

From: Renae Stone <[REDACTED]>
Sent: Sunday, September 24, 2017 10:51 AM
To: gchcomments
Subject: Graham/Cassidy bill

Please stop Graham/Cassidy bill. It's passage would hurt millions of Americans. My husband and I are seniors who although quite healthy do have some preexisting medical conditions. I have Stargardt's Disease which is macular degeneration which I have had since birth. It would be terrible for me to go to the ophthalmologist for treatment and to be told "sorry, you aren't covered." And my husband, though having completely reversed coronary artery Disease would not be covered if he ever needs a pacemaker as just one example. The Graham/Cassidy Bill is an absolute outrage to the sensibilities of any human beings of conscience. Please do not pass it.

Instead, let's work together to strengthen ACA. It really is working pretty well for most people. I am urging a bipartisan effort to improve ACA.

Sincerely, Renae Stone

[REDACTED]
Newport Beach, Ca. 92660

Sent from my iPad

Wright, Kevin (Finance)

From: D Schmoyer [REDACTED]
Sent: Sunday, September 24, 2017 10:51 AM
To: gchcomments
Subject: How the ACA affects my family

My family and I rely on quality, affordable healthcare. Because of this, I oppose the Graham-Cassidy bill.

My Medicaid story:

My Mom, 88, passed away 2 weeks ago. She suffered from Alzheimer's. She had been in an excellent memory care unit of a very good nursing home for 4 years, 2 months, and 2 weeks. She went into the nursing home Medicaid-eligible.

My Mom had worked hard her whole life. She had been a widow for 31 years, and received Social Security based on my Dad's work and contributions, which did not net her much to live on. She was working as a nanny in her 60s and 70s, a personally-satisfying life choice, but not one healthy for her savings account. She was fortunate to have 5 surviving children, and we were grateful every day that she had the excellent nursing home care she did. Medicaid paid for her nursing home care. In the last 3 months of her life she received wonderful hospice care, which she received as she remained a nursing home resident. I was very happy when I learned that Medicare covers the costs of hospice.

My point in sharing this story is to ask all legislators to contemplate life, and end-of-life, for those of us who are not wealthy. Would you like to see ailing seniors dying on street corners, or under bridges, or alone in tiny apartments without the nursing care and appropriate hospice/palliative care they need?

My own health insurance journey:

At age 55 I was laid off. COBRA was expensive, but I was grateful for it. I found part-time professional employment, but it did not offer health insurance. When COBRA ran out, I found

coverage through my state's healthcare program, which was also expensive, but I was grateful to continue to have coverage. When the ACA became law, my state's healthcare program phased out, and I was happy to have coverage through the ACA. Now I am grateful to have Medicare coverage. But I remain very concerned about younger people, including my siblings, and all folks in their 50s and early 60s, who face inflated premiums. I am very worried about many Americans who have pre-existing conditions, which, in all the reading I have done, I believe will absolutely not be protected if the Graham-Cassidy bill passes.

I would like to see a bipartisan Congressional effort to improve the ACA, not repeal it.

Sincerely,

Dianne Schmoyer

Williamson, NY

Get your priorities straight. Americans who work hard deserved the tax breaks not you and the other rich cronies who could care less about the ones who voted you in. The ones who want to pad their pockets need to be retired as representatives. Lose their health benefits and any retirement pension that the same US citizens you are indiscriminately hurting will be paying for.

Why are you doing this? Your not helping anyone!!

Please look at fixing the issues with Obamacare that has helped millions. Stop making a fiasco of this. Bipartisanship is what is needed. No more soap boxes and false promises

I formerly request as a citizen of these United States that the Graham-Cassidy healthcare bill not to be voted on or passed.

Sincerely

Annemarie Slevin
[REDACTED]

[REDACTED]
Wilmington NC 28412

Sent from my iPhone

Wright, Kevin (Finance)

From: RECHELLE HALL [REDACTED]
Sent: Sunday, September 24, 2017 5:09 PM
To: gchcomments
Subject: BerniecareNOW

#BerniecareNOW

I oppose the devastating impact the Graham Cassidy bill would have on people, including people with disabilities and pre-existing conditions.

Sent from XFINITY Connect Mobile App

Wright, Kevin (Finance)

From: Teresa Younger [REDACTED]
Sent: Sunday, September 24, 2017 5:09 PM
To: gchcomments
Subject: NO GrahamCassidy

The GrahamCassidy healthcare bill is absolutely unacceptable and you GOPs know it. Every American should have HEALTH insurance that covers all HEALTH issues, especially pre-existing conditions.

If you GOPs think the GrahamCassidy bill is so great, then by all means switch YOUR family's coverage. But keep your hands/bills off mine.

Don't let trump bully you into pushing a hastily pieced together jumble of loopholes that will end up killing people.

Two Words: Vote NO!

Sent from my Sprint Samsung Galaxy S7.

Wright, Kevin (Finance)

From: Paul Burdick [REDACTED]
Sent: Sunday, September 24, 2017 5:08 PM
To: gchcomments
Subject: Oppose Graham-Cassidy-Heller

Senate Finance Committee,

I **urge** you to reject Graham-Cassidy-Heller in favor of the bipartisan bill the Senate HELP Committee was considering.

Graham-Cassidy-Heller would cause 32 million people to lose their health coverage while destroying Medicaid and **harming** some of the most vulnerable members of our communities, seniors, and people with disabilities.

Paul Burdick
Portland, Oregon

Wright, Kevin (Finance)

From: Grace Hobson [REDACTED]
Sent: Sunday, September 24, 2017 5:08 PM
To: gchcomments
Subject: Affordable healthcare

I rely on Medicare, which is quality, affordable healthcare. Because of this, I oppose the Graham-Cassidy bill. I would like to see a bipartisan Congressional effort to improve the ACA, not repeal it.

Sincerely,

Grace M. Hobson, PhD
Newark, Delaware 19702

Wright, Kevin (Finance)

From: Waltke, Bethany [REDACTED]
Sent: Monday, September 25, 2017 1:26 PM
To: gchcomments
Subject: I oppose the Graham-Cassidy Bill - Constituent from 68522

I oppose the Graham-Cassidy Bill. My zip code is 68522. Please take this into account and have my opinion on record. I believe this bill is not the answer to our healthcare problems and was brought to a vote hastily.

Thank you for your consideration.

Bethany L. Waltke

IT Business Analyst
Nelnet Business Solutions
[REDACTED]
[REDACTED]
[REDACTED]

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ALLIANCE FOR A HEALTHY KANSAS

September 25, 2017

The Honorable Orrin Hatch
Chairman
Committee on Finance
United States Senate
219 Dirksen Senate Office Building
Washington, DC 20510

The Honorable Ron Wyden
Ranking Member
Committee on Finance
United States Senate
219 Dirksen Senate Office Building
Washington, DC 20510

Dear Chairman Hatch and Ranking Member Wyden:

We are writing in strong opposition to the Graham-Cassidy-Heller-Johnson proposal, which will negatively impact Kansas. Instead of rushing to pass this flawed proposal, we urge you to work in a bipartisan fashion to stabilize the health insurance marketplace and to reauthorize the Children's Health Insurance Program.

The Alliance for a Healthy Kansas is a broad-based statewide coalition of organizations that have come together to improve the health of Kansans. Alliance members include business leaders, doctors and hospitals, social service and safety net organizations, faith communities, chambers of commerce, advocates for health care consumers, and others.

The Health Reform Resource Project is an initiative to provide technical assistance and education on health policy in Kansas. We have worked extensively over the last six years with community organizations, health care providers, lawmakers, and others to ensure effective implementation of health reform.

We oppose this proposal because Kansas, like all states, will lose under the Graham-Cassidy bill. The legislation would repeal many provisions of the Affordable Care Act, change others, fundamentally alter the Medicaid program, and substantially reduce federal spending for health coverage. As a result, Kansans and Americans will lose access to health coverage and health care services.

Many of the ACA's consumer provisions, including protections for individuals with pre-existing conditions and requirements for a minimum benefit package, could be waived. This will result in Kansans and Americans being priced out of the insurance market, while many of those who are not will pay more money for less comprehensive coverage.

What is most concerning is that Medicaid funding will no longer be based on patient need, but will be reduced and capped. In Kansas, services for children, seniors in nursing homes, and people with disabilities will inevitably be cut. These cuts will not only result in reduced access to care for our most vulnerable neighbors but will also harm providers and rural communities.

Graham-Cassidy will have a profound adverse impact on the Kansas health care system and the Kansans who rely on it. While it may appear that Kansas receives extra federal support in the early years of the bill, this funding is far less than what the state would receive if it expanded Medicaid, which is prohibited under this legislation. Make no mistake, the Graham-Cassidy proposal will be devastating to Kansas.

Below we have laid out in more detail our concerns with this proposal and the devastating impact it will have on consumers.

Severe cuts to Kansas' Medicaid program that harm children, seniors and the disabled

Like previous bills, Graham-Cassidy cuts Medicaid funding through implementing caps on spending. Medicaid funding would no longer be provided based on need, but would be capped on a per-enrollee basis. Alternatively, the state could choose a block grant in which a lump sum is provided each year.

Under per-capita caps or block grants, federal funding would increase more slowly than costs, resulting in substantial funding cuts compared to current policy. **Kansas would lose nearly a billion dollars over the next decade and the reductions accelerate after that.** As a result, the state would have to reduce eligibility, services, and/or provider payments. Because most Medicaid enrollees are children and most funding goes to care for seniors in nursing homes and Kansans with disabilities, these populations would be most adversely affected. **The state of Kansas, our providers and Kansans who rely on Medicaid cannot absorb cuts of this magnitude.**

Graham-Cassidy also allows states to impose a work requirement as a condition eligibility and eliminate presumptive eligibility determinations by hospitals. These policies will reduce access to coverage and create new administrative requirements and additional bureaucracy. Health policy should be both cost-effective and increase access to coverage and services. Implementation of work requirements creates a barrier to coverage and an unfunded mandate that will reduce access to care.

Shifting responsibility to Kansas to set-up system to sell health insurance with a short deadline is risky

Under Graham-Cassidy, the ACA's marketplace is abolished and federal funding for financial assistance received by Kansans to buy insurance would be provided to the state in a block grant. The state would then be responsible for developing and administering a new individual insurance market and system for providing financial assistance by 2020. Because the bill is unclear, it may even may allow states to use these block grant funds for other state budget items.

Kansas would receive more funding under this formula than is currently received by Kansans for ACA financial assistance. Funding would be less, however, than the state would receive if it expanded Medicaid.

Block grants would end after 2026, requiring the state to provide funding for financial assistance or see thousands lose their insurance because they can no longer afford it. **Over the long-term, Kansas, like all other states, would receive substantially less federal funding than under current law.**

The state of Kansas does not have a good track record for quickly and responsibly implementing changes of this magnitude. The National Association of Medicaid Directors, representing Medicaid officials from every state, opposes the bill because of the complexity of fundamentally changing the insurance market and the Medicaid program in such a short period. In addition, with a clear end date in sight, the stability of the ACA marketplace will be undermined, possibly causing insurers to drop out and/or raise premiums.

Weakened consumer protections, lower quality coverage, and higher costs for Kansans

As noted, Graham-Cassidy eliminates ACA marketplace protections and shifts responsibility for much insurance policy to lawmakers in Kansas. Kansas and other states may waive essential health benefits, the requirement that insurance plans cover preventive services with no cost sharing, and the prohibition on charging more for insurance based on pre-existing conditions. With these waivers, the insurance market could resemble what was in place before the ACA, when thousands of Kansans with pre-existing conditions could not afford coverage and plans that covered maternity care were not available.

Forfeiting billions of dollars to cover Kansans and create jobs through Medicaid expansion

Under Graham-Cassidy, Kansas would be barred from expanding its Medicaid program (KanCare). Expansion would extend coverage to 150,000 Kansans and bring nearly \$700 million per year in federal funding to the state, creating jobs and economic growth.

The Kansas Legislature overwhelmingly passed bipartisan legislation to expand KanCare during the last legislative session and fell just short of overriding Governor Brownback's veto. Although its sponsors claim that Graham-Cassidy is about returning local control to states, it would prohibit Kansas lawmakers from making this decision and bringing hundreds of millions of Kansans' tax dollars back to the state.

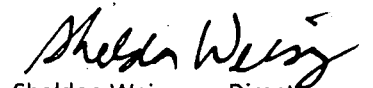
Hospitals and other health care providers will be harmed by the loss of this opportunity. Without Medicaid expansion, rural hospitals in particular would not receive direct relief from uncompensated care and will continue to be in danger of closure.

It is disappointing that the Senate aims to take away our state policymakers' ability to expand access to coverage and care.

We urge the Senate to return to "regular order," as requested by many members and supported by the American public. This process would require the opportunity for stakeholders, including industry experts, providers, consumers and state policymakers to weigh in on how to improve the health system. We welcome the opportunity to collaborate with our delegation and others to improve health care in Kansas. Should you have any questions, please let us know.

Sincerely,


David Jordan, Executive Director
Alliance for a Healthy Kansas


Sheldon Weisgrau, Director
Health Reform Resource Project



Esperanza Health Centers

2001 S. California Ave. Suite 100 Chicago, IL 60608

Hearing to Consider the Graham-Cassidy-Heller-Johnson Proposal

Monday, September 25, 2017

Dear Chairman Hatch, Ranking Member Wyden, and all members of the Senate Committee on Finance,

Esperanza Health Centers greatly appreciates the opportunity to provide a statement to the committee. Since 2004, Esperanza Health Centers has provided high quality health care to low income communities on the southwest side of Chicago. At Esperanza, we work every day towards a future where all people have access to the health care they need, where health care is affordable, and where every person can access health care of the highest quality. Any proposal that does not move us towards that future is not moving us in the right direction. Simply put, the Graham-Cassidy-Heller-Johnson proposal is the wrong direction. We urge the Senate to discard this proposal, along with all other proposals that threaten access to health insurance coverage for millions of Americans, and instead to pursue reforms that promote affordability, access, and high quality health care.

Fundamentally, health care reform needs to improve affordability. The Graham-Cassidy proposal would destabilize insurance markets through the elimination of the individual mandate, and reduce affordability by ending financial assistance. These changes would lead insurers to leave markets or raise premiums, and place financial burden on families. Simply put, this proposal puts insurance out of reach for our patients and community.

Secondly, health care reform should improve access to health care services regardless of income or health status. We are deeply troubled that the Graham-Cassidy proposal allows for discrimination against people with pre-existing conditions, and would reverse coverage gains seen under the Affordable Care Act. Under the Graham-Cassidy proposal, just shy of 1 million people would lose coverage in Illinois. At our clinic alone, we have seen more than 1500 patients get access to health insurance since the implementation of the ACA, and we want to see them keep their coverage.

Additionally, health care reform should provide enough funding to meet people's health needs. We are concerned that the Graham-Cassidy proposal egregiously cuts funding to state Medicaid programs. These Medicaid cuts would be detrimental to the quality of care provided by a program that serves one out of every four Illinois residents, and one out of every two of our patients. When compared to federal funding under current law, Illinois alone will lose \$8 billion between 2020-2026, and \$153 billion by 2036. We simply cannot afford it. Siphoning



billions of dollars from our state economies, which should be paying for the care that people in our communities need, is not a way to improve health care.

Finally, health care reform deserves full consideration through regular order. The Graham Cassidy proposal is too hasty, and one hearing before a vote on a bill of this magnitude is irresponsible. The proposal at minimum deserves a full independent analysis from the Congressional Budget Office, as well as an opportunity for meaningful public input from health care providers, policy experts, and the public.

At Esperanza, we pride ourselves on providing high quality health care to anyone, regardless of ability to pay. We think it is time for the Senate to take steps to do the same. We urge the Senate to reject the Graham-Cassidy proposal, and focus on bipartisan efforts to lead us towards a better future for health care.

Sincerely,

Dan Fulwiler

CEO, Esperanza Health Centers

Wright, Kevin (Finance)

From: Demosthenes Loizides [REDACTED]
Sent: Monday, September 25, 2017 1:27 PM
To: gchcomments
Subject: Keep the ACA, do not repeal!

This bill is divisive in distribution of funds with red states given priority of funding. It does not address pre-existing conditions and rather than lowering premiums and co-payments, will decisively increase insurance rates for seniors and those with pre-existing conditions to the point where it will be impossible to afford insurance thus driving millions off of coverage and resulting in ill health and death to American citizens. This bill is unconscionable, ill conceived and immoral. I besiege those in congress to get a conscience and reject this legislation that is being shoved down the throats of millions of Americans for no other reason than to remove the name Obama. This legislation will not be forgotten in the next election cycle and hopefully all Republicans will be removed from office by 2018. from my iPhone

Wright, Kevin (Finance)

From: Info [REDACTED]
Sent: Monday, September 25, 2017 1:27 PM
To: gchcomments
Subject: No on Graham-Cassidy

My family relies on quality, affordable healthcare. Because of this, I oppose the Graham-Cassidy bill. I would like to see a bipartisan Congressional effort to improve the ACA, not repeal it!

Sincerely,

Jeffrey S. Roberts

Wright, Kevin (Finance)

From: Catherine Mullally [REDACTED]
Sent: Monday, September 25, 2017 1:26 PM
To: gchcomments
Subject: Graham Cassidy

"Hearing to Consider the Graham-Cassidy-Heller-Johnson Proposal, Monday, Sept. 25, 2017"

I am firmly opposed to this punitive healthcare legislation, which is really not healthcare at all. Republican Senators know this bill is all about keeping their donor base happy. 32 million will lose insurance coverage, elderly people will be thrown out of nursing homes that rely on funding, people with pre-existing conditions will get sicker and many of them will die. Is this how you propose to protect the American people.

What the Republican party has done to this country is so shameful, it's difficult to put into words. Please vote no.

Thank you,

Catherine Mullally
Los Angeles, CA

Hearing to Consider the Graham-Cassidy-Heller-Johnson Proposal
Senate Finance Committee
Date: Monday, September 25, 2017
Time: 02:00 PM
Location: 215 Dirksen Senate Office Building

Testimony for Inclusion in the Public Record
United Way of Illinois
333 S Wabash Ave, 30th Floor
Chicago, IL 60604

Dear Chairman Hatch and Ranking Member Wyden:

We write to voice our opposition to the Graham-Cassidy-Heller-Johnson proposal. We are very discouraged that instead of continuing down a bipartisan path and working on issues to improve the strength and stability of the Affordable Care Act's (ACA) marketplaces, the sponsors of this legislation have put forward a proposal that will:

- Eliminate the financial assistance that helps low- and moderate-income families purchase health care coverage;
- End expanded Medicaid coverage that helps millions of low-income adults;
- Gut Medicaid through deep, permanent cuts that would grow over time and threaten care for millions of low-income seniors, children, and people living with disabilities and shift massive costs and risks to states;
- Jeopardize access to life-saving and effective treatments for addiction and weaken states' efforts to address the current crisis of drug overdose deaths
- Undermine essential protections for people with pre-existing conditions;
- Resurrect - *and worsen* - the devastating cuts in coverage and benefits that the American public and the majority of Congress have already rejected.

The Graham-Cassidy-Heller-Johnson proposal threatens the health and financial security of millions of Americans including older adults, low-and moderate-income families, people living with disabilities, veterans and people with preexisting conditions. It does nothing to improve affordability or availability of coverage for consumers and will result in at least one million Illinoisans losing coverage by 2027 and will undermine the financial stability of our health care system and place additional fiscal strains on our already struggling state budget. Below we've laid out in more detail our concerns with this proposal and the devastating impact it will have on consumers.

Eliminates programs that serve as a lifeline for low- and moderate-income families.

This proposal takes away secure coverage from millions, and replaces it only with the possibility of inadequate and temporary coverage. It ends the ACA's successful Medicaid expansion, which has extended coverage to nearly 12 million newly eligible low-income adults, over 630,000 in Illinois alone. It also eliminates the ACA tax credits that 10 million low- and moderate-income

families rely on to afford coverage in the individual market. Although it replaces this funding with a block grant to states, the proposal offers no guarantee that states will provide an alternative affordable coverage option to former enrollees - and indeed the block grant is inadequate to pay for comparable benefits. From 2020 through 2026, block grant funding would be at least 7% (\$95 billion) below projected health care spending under current law. Regardless, the block grant ends in 2027, leaving states and former enrollees with no help whatsoever. We do not believe it is likely that Congress would reauthorize additional funds for these programs at a later date, because the funds would no longer be in the baseline of the federal budget. Congress would therefore have to identify and reauthorize a new funding stream – something that would be extremely difficult, if not impossible.

Threatens care for low-income seniors, children, consumers with substance use disorders and people living with disabilities.

This proposal also threatens the care of millions of low-income seniors, children and people living with disabilities who relied on the Medicaid program even before enactment of the ACA. By capping and slashing funding for the traditional Medicaid program by 12% (\$1,079 billion) between 2020 and 2036, the per capita cap will force Illinois to cut payments to health care providers and health plans, eliminate services, and restrict eligibility for enrollment - all of which could restrict access to important health care services for Medicaid enrollees.

No eligibility category would be immune to the impacts of these cuts. Since children make up almost one-half of the Medicaid beneficiaries, they cannot possibly be protected if cuts of this magnitude are enacted. Cuts to Medicaid would also leave consumers with substance use disorders without access to the most effective treatments for addiction and to life-saving overdose medicine. Seniors and people living with disabilities would also face painful cuts, since Medicaid is the primary payer for long-term services and supports. Community Based Services - the services that keep people with cognitive and physical impairments home and in their communities - are “optional” in Medicaid. The fiscal pressure created by per capita caps will likely lead states to cut back on these services, forcing seniors and people living with disabilities out of their homes and into institutions for their care.

Pushes massive new costs onto states.

All states, including Illinois, would take on new risks and costs because this proposal converts the overall Medicaid program into a per capita cap. Under this proposal, the federal government would cap its payments to states for most enrollees, and those caps would grow more slowly than actual Medicaid expenditures, leaving Illinois with insufficient funding to meet its current obligations. In addition, states would be fully exposed to any unexpected health care cost increases, such as from a natural disaster, an aging population or medical innovations. The per capita cap alone would reduce federal Medicaid spending by 12% (\$1,079 billion) by 2036.

On top of those cost shifts, the 31 states that expanded Medicaid under the Affordable Care Act will be at risk for far deeper cuts. This proposal ends all federal matching funds for the Medicaid expansion in 2020. Some of the funds that the federal government would have spent on Medicaid expansion are rolled into the block grant, but the block grant does not come close to making up

for Illinois's losses. The block grant is inadequate overall, the formula favors non-expansion states (it redistributes funding from expansion to non-expansion states), and it ends entirely in 2026, leaving states with no funding to replace the lost expansion funds.

Federal dollars for Medicaid account for about 20% of state budgets, because of this FitchRatings "believes substantial Medicaid cuts would require states to make material budget adjustments over the next decade and beyond."¹ And by pulling coverage from so many, this proposal would drive up uncompensated care costs on local communities, state budgets, safety net providers and hospitals.

Increases premiums and out-of-pocket costs and destabilizes the individual market.

By repealing the individual mandate and eliminating advanced premium tax credits and cost sharing reductions, this proposal would drive up premiums and cause insurers to exit the ACA's marketplaces. As we know from previous CBO projections, repealing the individual mandate alone would increase the number of uninsured individuals by 15 million and cause premiums to increase by 20 percent. Furthermore, by replacing the federal funding of the ACA's financial assistance with a block grant without any guarantee that states would direct their temporary block grant funds toward financial assistance; this proposal puts the 350,000 Illinoisans who currently rely on financial assistance at risk for sharply higher out-of-pocket costs and loss of coverage.

Beyond the impact of this proposal on individuals, insurers currently selling in Illinois would face extreme uncertainty. This proposal allows states to change the market reform rules under the ACA and, because there are no requirements or standards on how states must use the block granted money, insurers would likely face completely unpredictable risk pools. To make up for this uncertainty, insurers would need to impose large premium increases to protect themselves from unpredictable claims costs or choose to exit the marketplace completely. This means that consumers who purchase coverage on the individual market would likely have fewer coverage options, much higher premiums and no guarantee of financial assistance to shield them from the increasing out-of-pocket costs.

Eliminates critical consumer protections.

This proposal allows states to eliminate one of the most popular and important consumer protections under the ACA - the prohibition on charging higher premiums based on a person's health status or a preexisting condition. This means that in states that choose to eliminate this requirement, insurers could charge individuals with even relatively mild pre-existing conditions thousands of dollars above standard rates to obtain the same coverage as someone without a preexisting condition. Additionally, this proposal allows states to waive the requirement that insurers cover essential health benefits including mental health services, substance abuse treatments and maternity care. This could lead to discrimination against segments of the population (e.g., older adults, LGBT community) or consumers with specific chronic conditions (e.g. mental health or substance use disorders). For example, this could return us to a time when

¹ "Fitch: Latest ACA Bill Includes Medicaid Repeal and Replace Provisions for States", <https://www.fitchratings.com/site/pr/1029238>.

insurers only covered short-term, minimal treatment for mental health or substance use disorders, if they covered it at all; before the ACA, almost half of plans in the individual market excluded addiction treatment.

Lacks transparency and opportunity for meaningful input.

We believe that everyone should have a say in the decisions that affect their health. With only one hearing scheduled days before a possible vote, and without a full CBO score to properly evaluate the budgetary and coverage loss impacts, it is impossible to have an open and deliberative process that would allow for a true evaluation of and meaningful input on the policies in this proposal that would affect millions of people and one sixth of the US economy. We encourage a return to “regular order,” as requested by many members of the Senate and supported by the American public, which would require the opportunity for stakeholders, including industry experts, providers, consumers and state policymakers to weigh in.

Wright, Kevin (Finance)

From: Brooke Horejsi [REDACTED]
Sent: Monday, September 25, 2017 1:26 PM
To: gchcomments
Subject: Oppose the Graham-Cassidy Affordable Care Act repeal bill

Sen. Hatch and members of the Finance Committee -

I ask you to stand with your constituents and oppose the Graham-Cassidy Affordable Care Act repeal bill. The latest health-care compromise resembles the Better Care Reconciliation Act we ardently opposed at the beginning of the summer. But this time, legislators hope to redirect funds from large, urban, and highly populated states to the more rural states who did not expand Medicaid. Not all rural states will receive this redistribution, however. Only a handful of states — most notably those with Republican senators interested in repealing Obamacare — will benefit from this latest attempt at healthcare reform. The bill would also:

- End protections for pre-existing conditions
- Phase out Medicaid expansion to zero by 2027
- Block grant healthcare to states on a per capita basis without increases — and also allow those block grants to EXPIRE in 2026
- Reinstate insurance lifetime caps
- End essential benefits such as:
 - Emergency services
 - Hospitalization (as for operations and overnight stays)
 - Pregnancy, maternity and newborn care (both before and after birth)
 - Mental health and substance use disorder services, including behavioral health treatment
 - Prescription drugs
 - Rehabilitative and habilitative services and devices (services and devices to help people with injuries, disabilities or chronic conditions gain or recover mental and physical skills)
 - Laboratory services
 - Preventive and wellness services
 - Chronic disease management
 - Birth control

No wonder the Graham-Cassidy bill is receiving increasing opposition from a number of health groups, including: The American College of Physicians, The American Congress of Obstetricians and Gynecologists (ACOG), The American Academy of Pediatrics, The American Academy of Family Physicians, The American Osteopathic Association, The American Psychiatric Association, America's Essential Hospitals and AARP.

Oh, and did we mention that a new Fitch Ratings report shows that the Graham-Cassidy bill could significantly impact state funding for cities and counties and particularly threatens K-12 education and higher learning institutions.

Thank you,

Brooke Horejsi

Salt Lake City, UT 84106

Wright, Kevin (Finance)

From: Peg Chaffee [REDACTED]
Sent: Monday, September 25, 2017 1:26 PM
To: gchcomments
Subject: Medicaid funding

Dear distinguished NH State Senators,

I am writing to you to plead that you preserve Medicaid funding for services to the developmental disabled. I have worked in the field of developmental disabilities for 35 years and can attest to the already stretched resources available to those who cannot take care of themselves and are so dependent on others, and who have no voice! Any cuts to funding will be devastating. As you are likely aware, cutting services where they are needed only creates crisis, which then requires more expensive services such as hospitalization and crisis staffing, ultimately undoing the intended cost-savings. It looks good to the general public but it doesn't work.

My own daughter has suffered from debilitating anxiety and depression for many years. Not long ago, she was in crisis and without the safety net of Medicaid, would have been homeless, unable to pay for her medications, see a therapist and subsequently would certainly have ended up in a hospital and then a shelter. She is now off public assistance and more stable (though still considered "the working poor" and without health insurance). I am proud of our country for taking care of its most vulnerable citizens. Cutting Medicaid is heartless and cruel and not the direction I want to see us going.

Thanks you for your attention,

Peg Chaffee, MA, BCBA
NH State Clinical Director
The Institute of Professional Practice, Inc.
[REDACTED]

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Wright, Kevin (Finance)

From: Donna Niesman [REDACTED]
Sent: Monday, September 25, 2017 1:26 PM
To: gchcomments
Subject: Graham Cassidy Bill

Importance: High

I believe that health care coverage in the US requires federal oversight and protections so that Americans do not experience variable coverage as they cross state lines. Americans' health care coverage cannot be left up to the whims of state politicians.

The Graham-Cassidy bill would eliminate the following protections currently provided under the ACA. The Graham-Cassidy bill:

- Eliminates guaranteed protections for people with pre-existing conditions
- Eliminates the requirement for essential health benefits
- Lifts the prohibition of charging people more as they get older
- Lifts the prohibition that insurers cannot spend more than 15% for administrative expenses
- Guts Medicaid and the Medicaid expansion. Takes money from states that expanded Medicaid (like Illinois!) and gives it to states that didn't.
- Eliminates the individual and employer mandate
- Defunds Planned Parenthood

In addition, the routine process for passing bills of this magnitude has been bypassed in the Republicans rush to repeal and replace ACA before the end of September. There will only be one hearing on the Graham-Cassidy bill, and the CBO has indicated there is not enough time for a full analysis of the impact of this bill before it comes to a vote. Multiple health care organizations, health insurance companies, and all 50 state Medicaid directors have expressed their opposition to this bill that would be destabilizing for individuals, the healthcare market and our economy.

This bill would have devastating consequences for millions of Americans. I urge you to vote NO on the Graham-Cassidy bill.

Donna Niesman
Courier Travel

[REDACTED]
Glen Ellyn IL 60137
[REDACTED]
[REDACTED]
[REDACTED]



ALLIANCE FOR A
HEALTHY KANSAS

September 25, 2017

The Honorable Orrin Hatch
Chairman
Committee on Finance
United States Senate
219 Dirksen Senate Office Building
Washington, DC 20510

The Honorable Ron Wyden
Ranking Member
Committee on Finance
United States Senate
219 Dirksen Senate Office Building
Washington, DC 20510

Dear Chairman Hatch and Ranking Member Wyden:

As organizations that represent tens of thousands of Kansans, we are writing to urge you to reject the Cassidy-Graham bill currently being discussed among your colleagues in the U.S. Senate.

We urge you to avoid repealing the Affordable Care Act (ACA) without putting in place a credible replacement. We ask that any changes made to the ACA focus on protecting and expanding affordable coverage for Kansans, as well as improving quality and value.

Like the previous repeal bills that failed in the Senate, Graham-Cassidy makes draconian cuts to Medicaid by capping and reducing funding by nearly a billion dollars over the next decade. Because most Medicaid enrollees are children and most funding goes to care for seniors in nursing homes and individuals with disabilities, these Kansans would be most at risk. These cuts will make it tougher for rural hospitals to survive and jeopardize funding to schools for kids with special needs.

Graham-Cassidy also puts all Kansans at risk by stripping consumer protections and allowing the state to determine what benefits are covered in insurance plans and whether people with pre-existing conditions can be charged more for their policies. The last time the state was responsible for these decisions, before the ACA, thousands of Kansans with pre-existing conditions could not afford coverage and insurance policies did not cover maternity care.

Graham-Cassidy would also add a huge administrative burden, requiring Kansas to set up and manage a new individual insurance market in the next two years. It is not clear what would happen to coverage for the nearly 100,000 Kansans who rely on this market if the state fails to carry out its responsibilities.

It's also important to note that every statewide and national organization that represents key health care stakeholders, including doctors, hospitals, insurers, patients, and even state Medicaid directors, has come out against Graham-Cassidy.

We urge you to reject Graham-Cassidy and say no to per capita caps, cuts to Medicaid, and the prohibition on Medicaid expansion. We welcome the opportunity to work with you to strengthen and improve the health care system.

Sincerely,

Alliance for a Healthy Kansas
American Federation of Teachers-Kansas
Communities Creating Opportunity
Disability Rights Center of Kansas
ECKAN
Equality Kansas
Health Reform Resource Project
Healthy Communities Wyandotte
InterHab, Inc.
KanCare Advocates Network
Kansas Academy of Family Physicians
Kansas Action for Children
Kansas Advocates for Better Care
Kansas Appleseed
Kansas Association for the Medically Underserved
Kansas Association of Area Agencies on Aging & Disabilities
Kansas Association of Community Action Programs

Kansas Center for Economic Growth
Kansas Coalition Against Sexual and Domestic Violence
Kansas Emergency Medical Services Association
Kansas Farmers Union
Kansas Health Foundation
Labette Assistance Center
MainStream Coalition
Mid-Kansas Community Action Program
NAMI Kansas
Oral Health Kansas, Inc.
Peace and Social Justice Center of South Central Kansas
REACH Healthcare Foundation
Rosedale Development Association
The Arc of Douglas County
The Whole Person
United Methodist Health Ministry Fund
Women For Kansas

CC: Senator Jerry Moran, Senator Pat Roberts

Wright, Kevin (Finance)

From: Cassandra Lipka [REDACTED]
Sent: Monday, September 25, 2017 1:26 PM
To: gchcomments
Subject: I do not support this bill

I do not support this health care reform bill. I am gravely concerned that it appears 30 million people will lose their health care coverage under this plan. If alterations need to be made, control COSTS of services and more importantly medications. Also get MORE people insurance by having affordable coverage. That is my main concern about ACA: some people cannot even afford those plans as they are now. But NOBODY should lose coverage. Please and thank you.

Wright, Kevin (Finance)

From: Mary Wallach [REDACTED]
Sent: Monday, September 25, 2017 1:26 PM
To: gchcomments
Subject: My family opposes the repeal of the ACA

Dear Senate Finance Committee:

My family relies on quality, affordable healthcare. We believe that everyone has a right to healthcare; it is a right to life.

My mother was recently admitted into a hospital for cancer treatment. My husband and I are in our 60s and anticipating years of medical and prescription needs.

I would like to see a bipartisan Congressional effort to improve the ACA over time, not to repeal it now. I would like to see women involved in this monumental task.

Please do not repeal the ACA. Take your time and make it better.

Sincerely, Mary Wallach
New York, New York

Wright, Kevin (Finance)

From: Denise Tanata [REDACTED]
Sent: Monday, September 25, 2017 1:23 PM
To: gchcomments
Subject: Graham-Cassidy Comment Letter
Attachments: NTFM SFC Cassidy-Graham Letter_9.25.17.pdf

Please find attached a letter from the Nevadans Together for Medicaid Coalition expressing our opposition to the Graham-Cassidy-Heller-Johnson proposal, scheduled for hearing today.

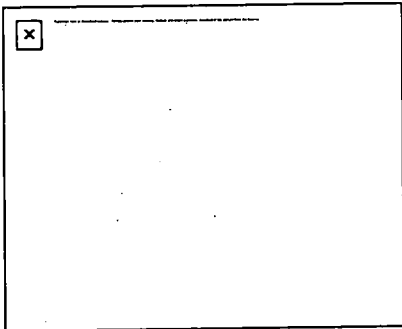
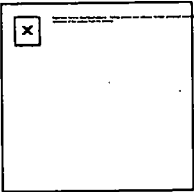
Thank you for your consideration.

Denise Tanata, JD
Executive Director
Children's Advocacy Alliance

[REDACTED]
Las Vegas, NV 89119

[REDACTED]
Reno, NV 89509

[REDACTED]



Visit us online at [REDACTED]

Wright, Kevin (Finance)

From: Wendy DeLisi [REDACTED]
Sent: Monday, September 25, 2017 11:26 AM
To: gchcomments
Subject: Graham Cassidy HC bill

Senators do you realize that many of us just about to turn 60 will no longer be able to afford healthcare under this bill. So we go without until we get sick and at our age we will and then decide what too do. The option are horrifying to me. You die because you can't afford treatment? Do you lose your life savings, retirement and home? Do you declare bankruptcy? None of these options are viable for me yet these are the choices forced on me if you pass Graham Cassidy Healthcare Bill. Please vote no and work together with the Democrats to fix the ACA. Thank you.
Sent from my iPad

September 25, 2017

The Honorable Orrin G. Hatch, Chairman
The Honorable Ron Wyden, Ranking Member
Committee on Finance
United States Senate
219 Dirksen Senate Office Building
Washington, D.C. 20510

Re: The Graham-Cassidy-Heller-Johnson Health Care Proposal

Dear Chairman Hatch and Ranking Member Wyden:

New Futures writes to voice our extreme opposition to the Graham-Cassidy-Heller-Johnson proposal (Graham-Cassidy Bill). New Futures is a nonpartisan, nonprofit organization that advocates, educates and collaborates to improve the health and wellness of all New Hampshire residents through policy change. We are very discouraged that, instead of continuing down a bipartisan path and working on issues to improve the strength and stability of the Affordable Care Act's (ACA) marketplaces, the sponsors of this legislation have put forward a proposal that will:

- Eliminate the financial assistance that helps low- and moderate-income families purchase health care coverage;
- Terminate Expanded Medicaid coverage that helps millions of low-income adults;
- Gut our State's Medicaid program through deep, permanent cuts, scheduled to grow over time and threaten care for millions of low-income seniors, children, and people living with disabilities shifting massive costs and risk to states;
- Jeopardize access to life-saving and effective treatments for addiction and weaken states' efforts to address the current crisis of drug overdose deaths;
- Undermine essential protections for people with pre-existing conditions; and,
- Resurrect - *and worsen* - the devastating cuts in coverage and benefits that the American public and the majority of Congress have already rejected.

Specifically for New Hampshire, the Graham-Cassidy Bill will lead to the following devastating consequences:

Loss of insurance coverage and tax credits for tens of thousands

As of 2020, the Graham-Cassidy Bill will repeal Medicaid expansion, leaving over 50,000 Granite Staters without coverage. It will also repeal the premium tax credits that an additional 30,000 residents receive and rely on to purchase insurance plans through the individual market place. Additionally, it will end the cost-sharing reductions for over 17,000 low-income enrollees. Over the past few months, the federal government's uncertainty around providing the cost-sharing reductions has caused instability in the individual market place and has driven up

premiums. Ending the cost-sharing reductions entirely will only cause more instability and drive premiums even higher.

Loss of Federal Medicaid funding

The Graham-Cassidy Bill funds Medicaid through a block grant based on a per capita cap formula. This formula will move Medicaid expansion funding from expansion states to non-expansion states, which will result in New Hampshire losing one billion dollars in Federal Medicaid funds. Since New Hampshire is an expansion state, this provision will have a devastating impact on our Medicaid program. New Hampshire will be forced to eliminate optional services, restrict eligibility for enrollment, and reduce already low provider reimbursement rates. To make matters worse, the proposed formula does not account for unexpected health care cost increases, such as New Hampshire's aging population.

Reversing New Hampshire's progress in combating the opioid crisis

Medicaid expansion has been an important and effective tool in fighting the opioid crisis in New Hampshire. More than 23,000 individuals have accessed addiction treatment services through our state's Medicaid expansion program. This new found reimbursement has allowed substance use disorder treatment providers the ability to dramatically increase capacity within the state and has enabled New Hampshire to implement a successful state-wide Drug Court program. The Drug Court program allows individuals convicted of drug related crimes to receive treatment instead of jail time. A high percentage of New Hampshire's Drug Court participants qualify for the Medicaid expansion program. In order to participate in the Drug Court program, a participant must be able to pay for the mental health and substance use disorder treatment services or have insurance coverage that does. Additionally, unlike the predecessors to the Graham-Cassidy Bill, there is no additional money earmarked for the opioid crisis. Without Medicaid expansion or any additional money for treatment services, many could not afford to participate in Drug Court, which will only lead to higher recidivism rates and stifle the progress New Hampshire has seen in combating the opioid crisis.

Potentially result in an unaffordable increase in premiums for hundreds of thousands of Granite Staters

Over 200,000 Granite Staters have a pre-existing condition that would have been declinable prior to the Affordable Care Act (ACA).¹ The Graham-Cassidy Bill would allow New Hampshire to permit private plans to charge people with pre-existing conditions higher premiums. Without the current protections under the ACA, nearly one quarter of New Hampshire's entire population under the age of 65 could face excessively high insurance premiums that they simply cannot afford.

¹ Pre-existing Conditions and Medical Underwriting in the Individual Insurance Market Prior to the ACA, Claxton, Gary; et. al.; The Kaiser Family Foundation, December 12, 2016.

Parity for mental health and substance use disorder treatment would be undermined

The Graham-Cassidy Bill allows states to waive the ACA's requirement that private health plans provide the ten essential health benefits outlined in that act. Prior to the ACA, many insurers in New Hampshire would carve out mental health and substance use disorder treatment benefits because of the federal parity requirement. If mental health and substance use disorder benefits are no longer mandated, it is likely that insurers will once again carve out these benefits rather than satisfying the federal parity mandate; meaning even those with health insurance coverage may find mental health and addiction treatment uncovered and out of reach. At a time when coverage for mental health and substance use disorder treatment is absolutely critical, coverage of these services could disappear in both the public and private insurance markets; devastating New Hampshire's treatment capacity.

For the foregoing reasons, New Futures strongly opposes the Graham-Cassidy-Heller-Johnson proposal, and urges all U.S. Senators to vote against this devastating legislation.

Sincerely,



Holly Stevens
Health Policy Coordinator
New Futures

Wright, Kevin (Finance)

From: Elizabeth [REDACTED]
Sent: Sunday, September 24, 2017 11:21 AM
To: gchcomments
Subject: Cassidy Graham Bill

To Those Who Care

I am strongly opposed to this bill. Giving authority to the states after approval from HHS will destroy healthcare. What we need is a non-partisan bill to fix PPACA (the Patient Protection and Affordable Care Act - don't forget the PP). Note that I'm on Medicare and these changes won't affect me but do impact my family and friends I love happen to love my country and the people who live here. Not so sure that proponents of this bill do.

Elizabeth Wicker
[REDACTED]

Montville NJ 07044

Wright, Kevin (Finance)

From: Desiree Coleman [REDACTED]
Sent: Sunday, September 24, 2017 11:21 AM
To: gchcomments
Subject: Graham Cassidy is not the healthcare America needs

As a person deeply concerned about America and it's hardest working segment: the working poor, I implore you to put people first and pass health care that benefits all Americans - partisan politics aside.

Thanks again, Desiree

Wright, Kevin (Finance)

From: Alana Horowitz Friedman [REDACTED]
Sent: Sunday, September 24, 2017 9:50 AM
To: gchcomments
Subject: Hearing to Consider the Graham-Cassidy-Heller-Johnson Proposal

Hearing to Consider the Graham-Cassidy-Heller-Johnson Proposal
September 25, 2017
Alana Horowitz Friedman
[REDACTED]
Weehawken, NJ 07086

I oppose the Graham-Cassidy bill, as it would leave many without access to affordable healthcare. I support a bipartisan effort to improve the ACA, rather than repeal it. Thank you.

Wright, Kevin (Finance)

From: debbie apple [REDACTED]
Sent: Sunday, September 24, 2017 11:21 AM
To: gchcomments
Subject: Graham-Cassidy Bill

I am a senior citizen from Philadelphia. Before I was in Medicare, I was without any health insurance for 20 years because I couldn't afford it. The ACA made it possible for me to get it. So, on behalf of all Americans who are younger than I am, I urge you to allow the ACA to remain in effect until such time as it is amended by bipartisan hearings. Do not enact Graham-Cassidy!

Wright, Kevin (Finance)

From: Deborah Schwenk [REDACTED]
Sent: Sunday, September 24, 2017 11:21 AM
To: gchcomments
Subject: Healthcare bill

This latest bill takes health care away from people. The GOP should stop lying to people about it saying it includes things that it doesn't. The GOP should stop putting the Kochs and the Mercers over the people who elected them. This bill should go down in flames, and please don't waste anymore taxpayer dollars on anything else like it!

Wright, Kevin (Finance)

From: Susan Stearns [REDACTED]
Sent: Sunday, September 24, 2017 11:21 AM
To: gchcomments
Subject: Oppose Graham-Cassidy-Heller

Senate Finance Committee,

I urge you to reject Graham-Cassidy-Heller. I have 18 month old twins who were born extremely prematurely. One now has cerebral palsy and extensive disabilities. The boys spent 186 days in the NICU which cost 5.1 million dollars. The Graham-Cassidy-Heller bill puts there care at risk by not providing enough protections for ensuring insurance for those with preexisting conditions and by not requiring states to ensure that no lifetime caps on Medicaid or private insurance spending can be created. Allowing states to decide what is an essential benefit is also extremely frightening for families like mine. Coverage for bi-weekly physical, occupational, and speech therapy, as well as for mobility devices is vital to keeping my children healthy and learning.

Best,
Susan Gaunt Stearns
Oxford, MS 38655

Sent from my iPhone

Wright, Kevin (Finance)

From: Brooke Jordan [REDACTED]
Sent: Sunday, September 24, 2017 11:22 AM
To: gchcomments
Subject: My dad needs the ACA

I live in Virginia and my father lives in Maryland. He is 62 years old, so a few years too young for Medicare. He makes about \$60k per year in Baltimore County and lives a nice life with his salary and ACA coverage which costs him \$525 a month. He's had 2 knee replacements, has high blood pressure, regular bouts of gout, and a few other medical maladies that could be considered pre existing conditions. Even if he is granted coverage with Graham-Cassidy, his premium would explode to almost \$2k per month!! That's higher than his rent! He can't afford it, and I can't afford to give it to him, as much as I'd love to. He'd have to forgo healthcare for three years, which, at his age with his health, could literally be the death of him.

Please don't let this bill destroy my father and his hard worked 62 years in this country. Thank you for taking the time to read this.

Brooke Jordan
Alexandria, VA

[REDACTED]
Sent from my iPhone

Wright, Kevin (Finance)

From: Vickie Rozell [REDACTED]
Sent: Sunday, September 24, 2017 11:22 AM
To: gchcomments
Subject: Graham-Cassidy-Heller-Johnson Proposal to repeal the Affordable Care Act

Senate Committee on Finance
Attn. Editorial and Document Section
Rm. SD-219
Dirksen Senate Office Bldg.
Washington, DC 20510-6200

Hearing to Consider the Graham-Cassidy-Heller-Johnson Proposal to Repeal the Affordable Care Act
Monday, September 25, 2017, 02:00 PM
Comment submitted by: Vickie Rozell

[REDACTED]
Menlo Park, CA 94025

I am writing to express my opinion about the Graham-Cassidy-Heller-Johnson repeal of the Affordable Care Act.

This bill is a disaster waiting to happen for millions of Americans. Health issues happen to all of us, mostly through no fault of our own. We are born with a disability. One of our cells mutates, becomes cancerous, and begins to replicate out of control. We are in a car accident. We have complications in childbirth or as a result of routine surgery. A DVT develops in our leg during a long flight. We are bitten by a tick carrying Lyme Disease. We trip and fall. As we age, catastrophic health events become more and more likely and I would hazard a guess that the percentage of people who do not have a pre-existing condition of some sort by the age of 55 is very low—before the Affordable Care Act, even my chronic allergies were considered a pre-existing condition. Personally, I have four of them, and yet, with medical care and medication I am a healthy, productive, active member of society—many of my friends don't even know I have most of those conditions. However, without affordable health insurance I could not manage them and my health would plummet.

Still, I am lucky. I wasn't born with a disability for which I require specialized care and possibly an attendant to help me be a productive member of society. These people, many of them very intelligent and with a great deal to contribute, need the help of programs like Medicaid to survive. The same Medicaid program that the Graham-Cassidy bill threatens to slash. The same Medicaid that allows many elderly citizens to live in a nursing home instead of being left in abject poverty just when they are unable to earn money due to deteriorating health and healthcare supports are most needed. Medicaid pays for things that Medicare does not, including a place for them to live out their lives with a modicum of dignity.

That word, bankrupting, is really the issue. I saw statistics recently that indicate that well over four MILLION Americans have been bankrupted by healthcare costs. Costs that left them the horrific choice of losing everything—their homes, their safety net, their children's education—in order to live. I know there are those who will blithely say "it's their choice," but who among us would really find that a choice? Let dad die at age 45. Let mom suffer with untreated breast cancer. Really? In the United States in 2017? This is supposed to be the greatest country in the world, but how can we be that if we force our citizens to make choices like that?

Wright, Kevin (Finance)

From: Joan Durland [REDACTED]
Sent: Sunday, September 24, 2017 11:22 AM
To: gchcomments
Subject: Public Comment on Graham-Cassidy Bill

Dear Chairman Hatch and Ranking Member Wyden:

I am concerned about the Graham-Cassidy-Heller-Johnson proposal currently being pushed through the Senate because every American should have the right to comprehensive, affordable healthcare. The bill currently being pushed through Congress not only fails to expand healthcare options to those who are currently without coverage, it also removes protections. This could potentially result in tens of millions of Americans, particularly those who are most vulnerable, without sufficient healthcare protections. Please vote against this bill to protect all Americans.

Sincerely,
Joan Durland

Joan Durland

[REDACTED]

Wright, Kevin (Finance)

From: Beth Langenderfer <[REDACTED]>
Sent: Sunday, September 24, 2017 11:22 AM
To: gchcomments
Subject: Comment on Graham-Cassidy Bill aka Trumpcare

To Whom It May Concern:

I am a voter in Michigan. I am self-employed and do not have access to an employer sponsored health insurance plan. I pay for my own and signed up for it through healthcare.gov. I am writing in opposition to the Graham-Cassidy bill which you are currently considering, which would gut the hard won protections Americans gained through the Affordable Care Act.

As a woman, one of the best things about the provisions of the Affordable Care Act are that pregnancy is no longer considered a pre-existing condition, and pre-natal care is always an included benefit. Before the ACA, my state's plans had a 6-month waiting period for pre-natal care to be included, after signing up for an additional costly pregnancy rider. I would wager that many, if not most, pregnancies are not planned 6 months in advance. It is completely unacceptable if health insurance companies are again allowed to abandon pregnant women and their children by returning to pre-ACA terms of coverage.

It is completely unacceptable that in the most developed country in the world, universal health care is not a guarantee. If we do not take care of our own citizens, how can we pretend to have any moral standing in the world? Health care is a human right, not a luxury. Surely if we can find the money for endless war in Afghanistan, we can find the money to preserve the health of our citizens (and education -- but that is another story).

Please do not support the Graham-Cassidy proposal. Thank you for your consideration.

Sincerely,
Beth Langenderfer

Wright, Kevin (Finance)

From: Pia Chamberlain [REDACTED]
Sent: Sunday, September 24, 2017 11:23 AM
To: gchcomments
Subject: Don't take away my healthcare!

I have had cancer. My wife has diabetes. We are in our early sixties, and soon will have to rely on the public market to get healthcare. I am terrified of whether we will even be able to get health insurance-- and if we can, what it would cost, if the ACA is repealed and replaced by the travesty currently being considered. It's clearly an attempt to punish states that made the ACA work (by expanding Medicaid). Shame on any senator that votes for this awful bill. You will have blood on your hands if it passes.

-Pia Chamberlain
[REDACTED]
San Jose, CA 95125

Wright, Kevin (Finance)

From: Brenda Goodman [REDACTED]
Sent: Sunday, September 24, 2017 10:42 AM
To: gchcomments
Subject: Cassidy-Graham

As a citizen and someone with a family member who is a cancer survivor, I ask you to reject the Cassidy/Graham bill to repeal and replace the ACA. I fully agree that there are areas of the ACA that need improvement and would welcome honest, thoughtful bi-partisan debate/discussion on how to make it better for everyone. I think it is heinous that the GOP, in its primary goal of appeasing the Koch brothers and attempting to secure their own positions, is not allowing such discussion to take place. After 8 years of obstruction and threats to repeal the ACA, the GOP has yet to put forth any serious fix to the flaws of the ACA, instead trying to pass tax cuts for the wealthy that will throw millions off of health insurance rolls, and leave the most vulnerable among us with the impossible task of trying to get healthcare without bankrupting themselves. The current bill is as hastily throw-together and dangerously unwise as the others before it.

Please, please, please drop this selfish circus approach and work together across the aisle to fix the current ACA without removing its basic protections and provisions of care.

Brenda Goodman
Richmond, VA

Wright, Kevin (Finance)

From: Deborah Van Ness [REDACTED]
Sent: Sunday, September 24, 2017 10:42 AM
To: gchcomments
Subject: Fwd: The attempts to "repeal and replace" the Affordable Care Act

----- Forwarded message -----

From: Deborah Van Ness [REDACTED]
Date: Sun, 24 Sep 2017 10:36:49 -0400
Subject: The attempts to "repeal and replace" the Affordable Care Act
To: GCHcomments@finance.senate

Though I am a fortunate American, one who has health insurance provided by my husband's union, I stand with my fellow Americans who rely on the Affordable Care Act to have access to good, affordable healthcare. I am someone who has a pre-existing condition, a heart condition, and I know that, if I did not have healthcare, my family would have either long ago been bankrupted or I would be no longer alive. I understand how insurance works well enough to know that the risk pool requires a certain number of healthy members in order to make insurance of the sick ones possible. The current bill proposed by the Republicans would make those who are older and sicker pay a much higher premium, leaving many to be unable to afford it. People will die. And those young, healthy ones who wonder why they have to pay for the sick will, sooner or later, become the old and the sick.

Americans are better than this and deserve better. When did we become such selfish people? When did "the common good" become such a dirty phrase to so many? I submit that we are neither that selfish nor that stupid. This horrible bill must be defeated!

Deborah Van Ness, Nanuet, NY

Wright, Kevin (Finance)

From: Mary Ellen Bickley [REDACTED]
Sent: Sunday, September 24, 2017 10:42 AM
To: gchcomments
Subject: Graham Cassidy bill

I am writing to request that this bill not be allowed to pass. The consequences to the elderly and children on Medicaid, the impact on people with pre-existing conditions, and all the millions who will once again be unable to afford health care; this will have a devastating effect on this country. Sincerely, Mary Ellen Bickley. CT

Wright, Kevin (Finance)

From: Ariana Kramer [REDACTED]
Sent: Sunday, September 24, 2017 10:42 AM
To: gchcomments
Subject: No to Graham-Cassidy; Yes to bi-partisan improvements to healthcare

Dear Senators:

I am writing in opposition to the Graham-Cassidy bill. I depend on the quality, affordable healthcare I receive through Medicare and Medicaid. If these systems were to be compromised, then I would be, too. I believe our country would be best served by a strongly bi-partisan effort to improve our healthcare system, not a partisan effort to dismantle it. Thank you for your consideration.

Sincerely,
Ariana Kramer
Taos, New Mexico USA

Wright, Kevin (Finance)

From: Sandy Schoenholtz [REDACTED]
Sent: Sunday, September 24, 2017 10:42 AM
To: gchcomments
Subject: Graham-Cassidy

To Members of the Senate Finance Committee:

Although the repeal of the ACA does not directly affect me, it will be damaging to thousands of people in my home state of PA, and to millions around the country. I oppose the Graham-Cassidy act and am praying that it does not pass in the senate. The ACA can be improved with some bi-partisan work, that was already begun in the last few weeks.

Respectfully,
Sandra Schoenholtz
275 W. Shore Drive
Hawley, PA 18428

--

Sandy Schoenholtz
sanscho1@gmail.com

Wright, Kevin (Finance)

From: dwyert77 [REDACTED]
Sent: Saturday, September 23, 2017 4:36 PM
To: gchcomments
Subject: Graham Cassidy bill

I used to be a conservative Republican. The current heartless bill, as well as this incompetent president has made me unable to continue to support your party. It has become a party of billionaires, and Russian traitors. Please think about the harm you are doing to people that are desperate and need insurance. Unless you start to do the right thing, I would never vote Republican again under any circumstances.

The Koch brothers, and Mercer have purchased your souls. This is not who you were elected to represent. Trump PROMISED something better for healthcare. This was another lie, that will result in the death of innocent people. I am fortunate enough to have good insurance. We are a supposedly civilized society. Do the right thing. History will judge you.

Tracy Dwyer

Sent from my Boost Mobile Phone.

Wright, Kevin (Finance)

From: Carl George [REDACTED]
Sent: Sunday, September 24, 2017 10:40 AM
To: gchcomments
Subject: Graham-Cassidy bill

I am a person living with HIV / AIDS for 25 years now. I depend entirely on Medicaid and other state subsidies for my medications and treatment. Any change to these programs will adversely affect my health care. The Graham-Cassidy bill will cause irreparable harm to me personally. Even the threat of such cuts to healthcare are causing me huge stress and exacerbating my illness. Congress MUST work together to make the Affordable Care Act better. Thank you,
Carl George
Dearborn, Michigan

Wright, Kevin (Finance)

From: linda hofmeister [REDACTED]
Sent: Sunday, September 24, 2017 10:44 AM
To: gchcomments
Subject: Graham-Cassidy Health Care Bill

My family and myself relies on quality, affordable healthcare. Because of this, I oppose the Graham-Cassidy bill. I have had cancer twice, and would not be able to afford care under this bill due to my pre-existing condition. Also, I have a new granddaughter who receives her healthcare through Medicaid, and would lose it under this bill. Block grants to the states would not help, especially in my state of Florida, with Rick Scott as governor. He refused to expand Medicaid from the beginning, and has always followed Donald Trump and the Republicans in all matters.

I would like to see a bipartisan Congressional effort to improve the ACA, not repeal it.

Sincerely,

Linda Hofmeister
Melbourne, Florida 32901

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Sunday, September 24, 2017 10:44 AM
To: gchcomments
Subject: Graham-Cassidy

In my lifetime I have experienced health care through employers, had my own policy, and have been in a state run high risk pool what the current bill proposes is absurd and unworkable for both individuals and companies, not to mention doctors and hospitals. Stop this nonsense and do something for the people, not your political race. DO NOT SUPPORT Graham Cassidy!

Marilyn Tkachuk
Currently living in MN

Sent from my iPhone

Wright, Kevin (Finance)

From: judith p. zinsser [REDACTED]
Sent: Sunday, September 24, 2017 10:44 AM
To: gchcomments
Subject: Health Care

We all need affordable Health Care, whatever our ages and situation. Congress has some gold-plated benefits, the rest of us make do with help from the government and current or former employers (not to be counted on any more). So many commentators have suggested simple reforms that stream line and make improvements. Those do NOT mean leaving so many of us out, taking so many of us out of any future benefits. Leaving it to states already strapped for funds for the simplest services is NOT the answer. We must all help each other whether in Houston, San Juan, Detroit or southwest Ohio.

My daughter has cobbled together very expensive health care plans for most of her adult life, staying in jobs she loved even though they did not have benefits. Now she is covered by the ACA but the increased premiums will be very hard for her to cover, repeal would be catastrophic, the changes in this current Rep. Bill would probably make her lose out altogether on the basis of pre-existing conditions.

Stop hurting citizens and get back to helping, reforming, fixing. "Fixing" does not just mean pretending that you will be "saving money." Sometimes the "bottom line" means saving over time, not right this minute. Putting "high risk" patients in one out of the way category is no solution without changes to how they are treated in the health care system. Many hospitals have found ways to slow readmissions, to counsel for better eating and so on. Why is it so hard for these kinds of facts to find their way into Republican offices and white papers???

Please help, do no harm.

Judith P. Zinsser
Professor of History, emerita
Miami University (Ohio)

[REDACTED]

Wright, Kevin (Finance)

From: Marsha Liebowitz [REDACTED]
Sent: Sunday, September 24, 2017 10:45 AM
To: gchcomments
Subject: Affordable Care Act - Improve it, do not repeal it

My family relies on quality, affordable healthcare. We have 2 children starting careers and cannot rely on their employers to offer steady healthcare. The days of employers offering healthcare to their youngest employees is over. Without ACA, our children would have nothing and rely on emergency room care. And we know that is not sustainable. Ironic, one of our children is a volunteer EMT!

Because of this, I oppose the Graham-Cassidy bill. At some point we teach our children it is best to go forward, look at the big picture and the details that go with it. Don't be punitive for the sake of ego and bragging rights. I would like to see a bipartisan Congressional effort to improve the ACA, not repeal it.

Sincerely,

Marsha Liebowitz

Bedford, NY

Wright, Kevin (Finance)

From: Coral Sheldon-Hess [REDACTED]
Sent: Sunday, September 24, 2017 10:44 AM
To: gchcomments
Subject: Graham-Cassidy-Heller - Please reject

Dear Senate Finance Committee,

Please, I urge you to reject Graham-Cassidy-Heller in favor of the bipartisan bill the Senate HELP Committee was considering. Graham-Cassidy-Heller would cause 32 million people to lose their health coverage while destroying Medicaid and harming some of the most vulnerable members of our communities, seniors and people with disabilities.

As a person with a disability--autoimmune arthritis, which is entirely treatable, but too expensive to treat without insurance--I would be harmed and, eventually, indirectly killed by the passage of Graham-Cassidy-Heller. I have seen what happens to people whose arthritis goes untreated, and it is terrible. Our fingers and toes swell up to huge sizes, rendering us unable even to type, and the pain becomes unbearable. Without the ability to type, I cannot do the work I am trained to do. Eventually, I would find the pain too much to bear. I would not survive it.

Please, I implore you, reject this cruel bill.

J. Coral Sheldon-Hess
Pittsburgh, PA 15217

Wright, Kevin (Finance)

From: joan hemm [REDACTED]
Sent: Sunday, September 24, 2017 10:45 AM
To: gchcomments
Subject: NO ACA REPEAL!

I do not want a repeal of the Affordable Care Act. I want Congress to work on a bipartisan solution to improve, not gut, the ACA! My husband is disabled and is on Medicare. I lost my health care insurance when he was terminated from his job, and a health care plan with the ACA is the only option for me. I will not be able to afford the premiums without the tax credits. My husband needs me to be healthy--otherwise, losing the ACA will impact both of us!

Thank you.

Joan Hemm
Boulder, CO

Wright, Kevin (Finance)

From: Marion Anderson [REDACTED]
Sent: Sunday, September 24, 2017 10:45 AM
To: gchcomments
Subject: Graham-Cassidy bill

I rely on quality, affordable healthcare. Because of this, I oppose the Graham-Cassidy bill. I would like to see a bipartisan Congressional effort to improve the ACA, not repeal it.
Sincerely,

Marion Anderson
Rye, NY

Wright, Kevin (Finance)

From: Kristin Colino [REDACTED]
Sent: Sunday, September 24, 2017 10:46 AM
To: gchcomments
Subject: Mental Health Requires Medical Care

Dear U.S. Senate Finance Committee,

I'm here... because I have lived a life protected from pre-existing condition clauses that would prevent my health care coverage. I'm here... because I was diagnosed with bipolar disorder when I was 20. I'm here... to answer the question, "What does life look like after being diagnosed with a mental health condition?"

When my brain started to malfunction, I was still in high school. I was a straight A student, who was at risk of not graduating. I didn't know why, but I was mentally unable to do the work. I felt like a gigantic failure. By the skin of my teeth, I ended up in my cap and gown marching across the stage to receive my diploma. I promised myself college would be different. Little did I know there were more storms on the horizon.

I went to college far away from home, and my immediate peers were still relative strangers. The devious thing about mood disorders is their tendency to show up in early adulthood – a time to break away from the security of home, establish new friendships, and a career path. In the fall of my sophomore year, after receiving useless assistance from the university's counseling center, I decided it was best to confide in my Mom about my inner turmoil.

She made sure I saw a top-rate psychiatrist, who administered all the standard psychiatric tests to determine my level of emotional pain. The conclusion... I was off the charts in agony for a young adult, and I was ready to call it quits. No more school, no more stress, no more worries.

I immediately started treatment with an antidepressant. At that time, I had no doubt I was the guinea pig while precautions were established for psychiatric medications. Since I was prone to develop bipolar disorder, the antidepressant treatment prescribed induced a manic episode. After a six-week hospital stay, all I could think was I must have done something horribly wrong in my past to deserve such mental torture. Not to mention, there were physical side effects. How would I ever recover from such gross humiliation?

The main reason I share my story is to exemplify the quality of life I have experienced because of insurance requirements to treat mental health and physical health conditions with parity. The mental and physical care of a human being cannot be treated separately as insurance companies often claim. Psychiatrists are medical doctors, and manic-depression (bipolar) is in fact a brain disorder.

In the last 26 years, I have accomplished many personal and career goals by surrendering to the transforming power of Christ. I have been employed with prominent organizations, developed my job skills, and maintained long-term relationships. Of course, there were a couple more trips to the hospital mixed in there. Still, I learned this extremely difficult lesson... There are some things in life I have absolutely no control over. My recovery time is one of them.

It is very dangerous for the government to determine my long-term struggle with bipolar disorder should not be treated medically. This diagnosis must be covered by insurance and protected from denial of coverage to prevent those who need and want treatment from committing suicide.

Mental Health Facts

- 20% of adults experience a mental health condition each year, 10% have a mood disorder
- Depression can lead to suicide, the second leading cause of death among 15-29 year-olds
- 25% of individuals with bipolar depression attempt suicide at least once
- 30% of patients diagnosed with a mental health condition will not pursue treatment
- Treatment success rate for bipolar depression is 80%

The two most prevalent mental health conditions are depression and bipolar disorder. They affect more than 21 million Americans, account for 90% of the nation's suicides every year, and cost \$23 billion in lost workdays and other workplace losses.

By the grace of God, each episode has taken me one step closer to understanding myself and coping with my mood disorder. Years of research and education on the diagnosis started paying off. While knowledge was not going to prevent my condition, it helped me make necessary lifestyle adjustments. My suffering led to humility and compassion, and I see those as benefits.

Kristin Colino


God Offers Comfort to All

He comforts us in all our troubles so that we can comfort others. When they are troubled, we will be able to give them the same comfort God has given us... Then you can patiently endure the same things we suffer... — 2

Corinthians 1:4-7

Wright, Kevin (Finance)

From: Margaret Cooper [REDACTED]
Sent: Sunday, September 24, 2017 10:23 AM
To: gchcomments
Subject: Medicaid

I am a Medicaid recipient, I have Cerebral Palsy! Over handicapped all my life, not being able to be own, hold a job or any of the other many things you should do as a grown up! My insurance is important to me because as I get older, more things are going wrong and more medical I need! I've spend my whole summer having all kinds of test trying to find a cause for a mysterious cough I developed during winter! I can only imagine the cost! A cost I could never pay! I only one out of hundreds of thousands of health issues, please take this into concentration when you vote to cut Medicaid!
Thank you for your time!
Margaret Cooper

Sent from my iPad

Wright, Kevin (Finance)

From: Kate Rooney [REDACTED]
Sent: Sunday, September 24, 2017 10:46 AM
To: gchcomments
Subject: Comments for graham Cassidy bill

- Title Of Hearing: Graham-Cassidy Bill Hearing
- Date of the Hearing: September 25, 2017
- Full Name: Kathryn Rooney
- Address: [REDACTED]

Please DO NOT pass this bill. Pre-existing conditions NEED to be covered by health insurance, removing the penalty for not having insurance incentivizes the shrinkage of the marketplace and does not create enough diversity of health needs in the marketplace to keep costs low. It's time we start viewing healthcare as an entitlement - not a privilege - and slashing Medicaid and eliminating tax credits DOES NOT accomplish anything that is in the health interests of Americans.

Thank you for your consideration,

Kate Rooney

--

Sent from a touch screen, please excuse typos.

Wright, Kevin (Finance)

From: Kate Heald [REDACTED]
Sent: Sunday, September 24, 2017 10:46 AM
To: gchcomments
Subject: Stop Graham-Cassidy

I personally rely on quality, affordable healthcare. Because of this, I oppose the Graham-Cassidy bill. I am 60, with pre-existing conditions, and do not trust my state to present an affordable option to people like me.

I would like to see a bipartisan Congressional effort to improve the ACA, not repeal it.
Sincerely,

Katharine Heald
Columbia, SC

--
Kate Heald

Wright, Kevin (Finance)

From: judith p. zinsser [REDACTED]
Sent: Sunday, September 24, 2017 10:46 AM
To: gchcomments
Subject: ACA bipartisan

Time for a bipartisan committee to work on reform of the ACA and the tax code—remember the Obama bipartisan committee on the budget—work together, show us that you are responsible legislators.

Judith P. Zinsser
Professor of History, emerita
Miami University (Ohio)

[REDACTED]
Oxford OH 45056 USA
[REDACTED]
[REDACTED]

Wright, Kevin (Finance)

From: Trina Morgan [REDACTED]
Sent: Sunday, September 24, 2017 10:46 AM
To: gchcomments
Subject: Oppose Graham-Cassidy-Heller

Senate Finance Committee,

I urge you to reject Graham-Cassidy-Heller in favor of the bipartisan bill the Senate HELP Committee was considering. Graham-Cassidy-Heller would cause 32 million people to lose their health coverage while destroying Medicaid and harming some of the most vulnerable members of our communities, seniors and people with disabilities.

Trina Morgan
Greenville, SC

Wright, Kevin (Finance)

From: Tamra Wulff [REDACTED]
Sent: Sunday, September 24, 2017 10:47 AM
To: gchcomments
Subject: Graham-Cassidy Bill

My husband and I are parents of an adult child with disabilities. The services he receives from Medicaid are detrimental to his success in the community and his personal life. With his current Medicaid services he has recently been able to live as independently as his disabilities allow, which includes the following services:

Housing
Day services
Job Coaching
Employment
Transportation to work, medical appointments, groceries, etc.

Prior to receiving services, we have had to take jobs outside of our fields of study due to our son's disabilities; we both had full-time professional jobs. Both of us have had to take jobs with less demands in order to care for our son and to meet the physical and mental demands it takes to care for someone who is intellectually disabled and has a severe mental illness. Both of us lost approximately more than half of our income as a result. I have had to work part-time at minimum wage in order to get him to four standing weekly appointments and to be home when he wasn't at school. Once he reached 19 and received state services through the Medicaid Waiver he was able to receive day services, someone to come into the home to help with independent living skills and to get him out in to the community, plus at long last, getting respite services. Both of our families live out of state so the only respite we could get prior to this was if one of us stayed home with him while the other would take a couple of days away from home.

WITHOUT these services most disabled people would be confined to a loved ones' home while they went to work, would not be able to get the medical care they need, get out in the community with their peers or, a parent's worse nightmare, end up homeless because they have no family or services to rely on.

Currently in our state, the prison system is getting more funding than the disabled. I find that to be backwards, we're giving a better living situation to those who have committed crimes than those who **cannot** earn enough money to be self-sufficient and most would give anything to be self-sufficient.

Please continue to help care for those who **do not** have the **ability** to provide a livelihood **solely** on their own through the Medicaid Waiver system. Do not allow the states governments decide how to allot the funds — protect our disabled citizens!!

What would you want if it was your loved one?

Sincerely

Tamra Wulff
[REDACTED]

Omaha NE 68135
[REDACTED]

Wright, Kevin (Finance)

From: RICHARD FLESHER [REDACTED]
Sent: Sunday, September 24, 2017 10:47 AM
To: gchcomments
Subject: Repeal and Replace

To the Full Senate Finance Committee,

Please do not proceed with the Graham-Cassidy 'Repeal and Replace' bill. This proposed legislation strips funding from Medicaid, allows states the opportunity to reduce and/or eliminate certain pre-existing condition protections, adds more people to the list of uninsured, sees the block grants disappear altogether by 2027 and accomplishes this and more with essentially no debate, very few witnesses, no full CBO score and without the full support of the majority of the American citizens.

The full Senate can and must do better than this. In fact, with a bipartisan effort and the proper and lengthy legwork, research and effort a much better bill can be crafted.

I'd appreciate this being shared with all member of the Senate Finance Committee.

Sincerely,

Dick Flesher

Wright, Kevin (Finance)

From: Elizabeth Falcon [REDACTED]
Sent: Sunday, September 24, 2017 10:47 AM
To: gchcomments
Subject: I oppose the Graham-Cassidy Bill

Dear Senate Finance Committee,

My family relies on quality, affordable healthcare. Because of this, I oppose the Graham-Cassidy bill. We have recently lost our insurance coverage through work and need the ACA in order to stay covered. Otherwise, we can't afford it.

I would like to see a bipartisan Congressional effort to improve the ACA, not repeal it.

It is not responsible to pass a bill that takes away coverage from millions, in a hurry without knowing the financial impact. In a household, we would never make a purchase that way. Please don't be reckless with our country's health and money.

Respectfully,
Elizabeth Falcon

Tucson, Arizona

Wright, Kevin (Finance)

From: Angela Meyer [REDACTED]
Sent: Sunday, September 24, 2017 10:47 AM
To: gchcomments
Cc: Campbell, Katie (Donnelly); Light, Jaymi (Young)
Subject: GCH threat to people with pre-existing conditions

My name is Angela Meyer. I am from Indianapolis, IN. I am married, have two children (Jackson - 11 and Nora - 3), and my husband and I both have insurance through our employers.

I have pre-existing conditions, including a seizure disorder and asthma. Even though I am well employed and currently have access to excellent benefits, I have lived through very difficult times as a single parent where my health was precarious and my medical expenses exceeded my financial means. Faced with thousands of dollars of medical debt, I found myself fighting to hold onto my home and avoid bankruptcy. While I made it through, many do not. My medications are billed at over \$1000/month. Without excellent coverage and MANDATORY essential benefits like prescription coverage, my family could never afford to pay for the medications that keep me a healthy and highly productive member of my community. With my conditions well controlled, I am able to be a very active member of my church communities, my son's school, and be an active board member of our local little league. I'm also in grad school and I work full time. Thanks to access to health care, I am able to give back to my community in ways I never could if I couldn't receive the treatment I need. This is the case for millions of people who depend on healthcare.

Graham Cassidy will strip critical protections for millions of people like me who have pre-existing conditions. The ACA's explicit requirement of essential benefits should be non-negotiable. They must remain in place, or American families will suffer. Prior to the ACA, companies could charge higher premiums for people with pre-existing conditions, deny coverage altogether, or offer hollowed out plans that wouldn't meet the medical needs of individuals and families. We can't afford to go back!

Families like mine need Congress to create legislation that will improve access to care, reduce the financial burden of care on families, and treat healthcare as a fundamental human right. GHC threatens access to essential health benefits and opens the door for families to experience greater medical debt.

I plead for you to withhold support for this haphazard bill and work toward a bipartisan plan that can better meet the health needs of the American public.

Angela Meyer
Indianapolis, IN 46224

Wright, Kevin (Finance)

From: Jessica Sun <[REDACTED]>
Sent: Sunday, September 24, 2017 10:48 AM
To: gchcomments
Subject: Graham-Cassidy Should Not Be Passed

Dear Senators:

I am deeply concerned and troubled about the Graham-Cassidy bill that the GOP is trying to pass. This bill will take away health insurance from millions, hike up premiums and in many cases make having health care impossible for those with pre existing conditions (including myself), and and cut Medicaid to nonexistence eventually. Medicaid limits will hit poor children and non-disabled adults the hardest. Is this what "making America great again" looks like? Is this what helping our country and its citizens become the best it can be looks like? No, it's not. It's the opposite.

Vox asked 9 GOP Senators why they were voting for it. Pat Roberts (R-KS) said "if we do nothing, it will have tremendous impact on the 2018 elections". It is inexcusable that my life and millions of others' lives and well-beings are being put on the line for votes. It is truly deplorable that senators, those who are supposed to protect this country, will easily sacrifice the lives and health of their constituents for mere votes and to stay in power. Have you no heart?

Several other senators (Cruz, Kennedy, Inhofe, and more) maintained that it would give more power to the states, while in fact overall federal spending for health care would be cut by \$34 billion.

Cruz flat out said that there was no point waiting for the CBO analysis as it is "slow, unreliable, and based on policy assumptions that are demonstrably false". The CBO runs nonpartisan analyses. Odd timing that now CBO is being called unreliable when, over the first few votes, it suggested that Graham-Cassidy would cause premiums to go up and tens of millions of people would lose health insurance.

This bill is a disaster for the American people. I will not accept that this will be better for states if you're cutting federal spending on health care by 34% overall. I will not accept reasoning that you have to do this for your votes and to stay in power. Representative Tom Perriello voted for Obamacare when he served his one term as a Congressional House of Reps member, knowing that it would cost him his seat in the red district he was representing. But he knew it was for the best for his constituents and the American public, so he cast that vote. I only hope that the senators today have the same sense of morality as Perriello did and vote against Graham-Cassidy.

These are lives and livelihoods on the line. Do not throw them away just for your own political gain.

Sincerely,
Jessica Sun
Virginia, 20120

Wright, Kevin (Finance)

From: Spencer Putnam [REDACTED]
Sent: Sunday, September 24, 2017 10:48 AM
To: gchcomments
Subject: Graham/Cassidy Healthcare Proposal

Please stop this disastrous proposal in its tracks. It is time to get serious about providing healthcare to *all* Americans, not denying it to the most vulnerable.

Spencer Putnam
[REDACTED]
Weybridge, VT 05753
[REDACTED]

Wright, Kevin (Finance)

From: Rubinstein, Samuel Matthew [REDACTED]
Sent: Sunday, September 24, 2017 10:48 AM
To: gchcomments
Subject: My comments on Graham-Cassidy-Heller

To Whom It May Concern,

I am writing to voice my strong opposition to Graham-Cassidy-Heller-Johnson healthcare bill, both as an oncology fellow and as an engaged citizen. The bill does a number of things which would be truly harmful for my patients.

Cancer is a life-altering diagnosis. When I break the news to patients that they have cancer, they typically don't hear the next several minutes of information that I give them, because they are so shocked just to hear the word. Their lives quickly transform into a flurry of doctor's appointments, lab draws, chemotherapy infusions, radiation treatments, and oftentimes hospitalizations. Their families are asked to thanklessly devote their time to help them get through the treatment, and are under considerable emotional duress themselves, watching their loved ones get sick by cancer and its treatment. Despite all of the above, they know and dread that the next CT scan or bone marrow biopsy may reveal more devastating news, and they'll have to go through all of it again.

The last thing that my patients need is to worry that the experience of being treated for cancer will bankrupt them, in addition to consuming all of their time, physiological and psychological reserve. Unfortunately, Graham-Cassidy-Heller-Johnson will do just that. The law effectively removes critical protections in the Affordable Care Act for patients with pre-existing conditions by leaving those protections up to individual states. In my state of Tennessee, the word "regulation" might as well be a four-letter word as far as the legislature is concerned, so these protections are unlikely to remain in place if Graham-Cassidy-Heller-Johnson passes. This means that, if my patients experience a gap in coverage after undergoing treatment for cancer, obtaining it in the future will be prohibitively expensive.

I am also disturbed that the bill eliminates federal funding for Planned Parenthood. Today, over a million patients (mostly women, but also some men) use Planned Parenthood for preventative health services including cervical cancer screening. Should the organization cease to exist, the healthcare system simply would not be able to absorb the patients currently cared for by Planned Parenthood, as there is a shortage of primary care providers. This will inevitably lead to cervical cancer screenings missed, which will lead to cervical cancers uncaught, which will mean that more women have to see me with incurable cervical cancer.

Lastly, the process by which the bill has been rammed through the Senate has been reckless, to put it bluntly. The Senate leadership is refusing to allow complete scoring by the Congressional Budget Office, to allow more than this one hearing, or to allow appropriate time for markups and debate. Its authors seem to be poorly informed about its contents when interviewed about it. If I practiced medicine the way the Senate is trying to pass this bill, my clock would be rightly cleaned in court for negligence.

You don't have to take my word alone. Every major stakeholder in the medical community, from physicians' groups such as the American Medical Association, hospital groups such as the American Hospital Association insurance groups such as America's Health Insurance Plans, and disease-specific advocacy groups such as the American Cancer Society have come out in unified opposition to this bill. All 50 state medicaid directors, members of both political parties, have released a joint statement expressing concerns about the bill, in many cases defying their own governors to do so. In this divided era, it's rare that a piece of proposed legislation has the ability to unify so many groups with disparate interests. It's notable that this healthcare bill has managed to do so, albeit in opposition.

As a physician, I am frightened at the prospect that Graham-Cassidy-Heller-Johnson may become law. It will devastate the poorest, sickest, and most vulnerable members of the population. Please reject this bill, and urge your colleagues (led by my Senator, Lamar Alexander) to return to the arduous work of crafting bipartisan legislation to fix the Affordable Care Act.

Sincerely,

Wright, Kevin (Finance)

From: Lou Sparks [REDACTED]
Sent: Sunday, September 24, 2017 10:48 AM
To: gchcomments
Subject: Health care bill

Please do not pass this bill. Before Obama care, we could not have our own business. We were forced to work for an employer. We could not buy insurance because our young daughter had open heart surgery when she was born. This is not the American way. We should be free to be entrepreneurs if we choose. We cannot live with without health insurance. Our daughter has to have a expensive check every year to make sure her heart is ok. Americans need the same protections that every other country has in the developed world. Obama tried and make a great start. We do not want to go backwards.

Sincerely, Lou and Harvey Sparks

Sent from my iPad

Wright, Kevin (Finance)

From: Tina Bardwell [REDACTED]
Sent: Sunday, September 24, 2017 10:45 AM
To: gchcomments
Subject: Save the affordable care act!!!!

My family relies on quality, affordable healthcare. Because of this, I oppose the Graham-Cassidy bill. My story is I have a preexisting condition and this bill will exclude me and family members from critical medical care. I would like to see a bipartisan Congressional effort to improve the ACA, not repeal it.

Sincerely, Christina Bardwell
West Stockbridge, Ma

Wright, Kevin (Finance)

From: Roxaneh Chamlou [REDACTED]
Sent: Sunday, September 24, 2017 10:50 AM
To: gchcomments
Subject: Re Graham-Cassidy bill - What healthcare means to me

Dear Members of the Finance Committee,

Please vote against the "Graham-Cassidy" bill. We were reminded of the importance of having good health insurance, when my husband suffered a heart attack at the age of 60, followed by a second heart attack a few days later in the ICU. His recovery was hard and miraculous that included living for over a year with an implanted LVAD (Left Ventricular Assist Device) similar to the one that VP Dick Cheney received. A little over a year after the implant, he received a heart transplant. He has resumed an active life, including full-time work as a Naval Research Engineer. My husband is alive due to 3 things: a superb heart failure team, family advocates, and MOST importantly having a good health insurance policy.

Best regards,
Roxaneh Chamlou

[REDACTED]
McLean, VA 22102

Wright, Kevin (Finance)

From: Victoria Rettmann [REDACTED]
Sent: Sunday, September 24, 2017 10:50 AM
To: gchcomments
Subject: Graham-Cassidy Healthcare

My family relies on quality, affordable healthcare. Because of this, I oppose the Graham-Cassidy bill. My daughter is a Type 1 diabetic so she was born with this disease. No one with a pre-existing disease should have to worry about their healthcare but I'm scared to death of this healthcare bill. I would like to see a bipartisan Congressional effort to improve the ACA, not repeal it. If Obamacare is broken then just fix it!!! There are so many parts of it that are good. Please, work together to fix it ACA.

Sincerely,

Victoria Rettmann
Jacksonville, Florida

Wright, Kevin (Finance)

From: Kimberly Baum [REDACTED]
Sent: Sunday, September 24, 2017 10:51 AM
To: gchcomments
Subject: Graham-Cassidy Act

To whom it may concern:

The Graham-Cassidy act is not a good idea for our nation going forward. It is still, largely, a tax cut for the very rich and a service cut to everyone else. The ability of companies to charge unspecified amounts for coverage will put coverage out of reach. The decimation of Medicaid will result in the deaths of many. Provisions for the states to opt out of insuring that preexisting conditions be covered at a guaranteed reasonable price will make healthcare just an option for almost everyone in the country. The people who know the most about healthcare are opposed to this legislation.

Will you seriously pass a poorly written and ineffective piece of legislation just to get a political win or will you provide for the wellbeing of the citizens of the United States. If you choose politics, you will be breaking your oath of office and you will be letting citizens down for your need to exercise power.

I am particularly disappointed in Senator Graham as I thought he had more integrity than this action demonstrates. I am further saddened that you are possibly planning to further destabilize the market by writing provisions to keep the 50 vote threshold for this debate in our upcoming budget. You would continue to add to the problem and not solve it.


Sincerely,

Kimberly Baum

Sent from my iPad

Hearing to Consider the Graham-Cassidy-Heller-Johnson Proposal
Senate Finance Committee
Date: Monday, September 25, 2017
Time: 02:00 PM
Location: 215 Dirksen Senate Office Building

Testimony for Inclusion in the Public Record


Chicago, IL 60604

Dear Chairman Hatch and Ranking Member Wyden:

We write to voice our opposition to the Graham-Cassidy-Heller-Johnson proposal. We are very discouraged that instead of continuing down a bipartisan path and working on issues to improve the strength and stability of the Affordable Care Act's (ACA) marketplaces, the sponsors of this legislation have put forward a proposal that will:

- Eliminate the financial assistance that helps low- and moderate-income families purchase health care coverage;
- End expanded Medicaid coverage that helps millions of low-income adults;
- Gut Medicaid through deep, permanent cuts that would grow over time and threaten care for millions of low-income seniors, children, and people living with disabilities and shift massive costs and risks to states;
- Jeopardize access to life-saving and effective treatments for addiction and weaken states' efforts to address the current crisis of drug overdose deaths
- Undermine essential protections for people with pre-existing conditions;
- Resurrect - *and worsen* - the devastating cuts in coverage and benefits that the American public and the majority of Congress have already rejected.

The Graham-Cassidy-Heller-Johnson proposal threatens the health and financial security of millions of Americans including older adults, low-and moderate-income families, people living with disabilities, veterans and people with preexisting conditions. It does nothing to improve affordability or availability of coverage for consumers and will result in at least one million Illinoisans losing coverage by 2027 and will undermine the financial stability of our health care system and place additional fiscal strains on our already struggling state budget. Below we've laid out in more detail our concerns with this proposal and the devastating impact it will have on consumers.

Eliminates programs that serve as a lifeline for low- and moderate-income families.

This proposal takes away secure coverage from millions, and replaces it only with the possibility of inadequate and temporary coverage. It ends the ACA's successful Medicaid expansion, which has extended coverage to nearly 12 million newly eligible low-income adults, over 630,000 in Illinois alone. It also eliminates the ACA tax credits that 10 million low- and moderate-income

families rely on to afford coverage in the individual market. Although it replaces this funding with a block grant to states, the proposal offers no guarantee that states will provide an alternative affordable coverage option to former enrollees - and indeed the block grant is inadequate to pay for comparable benefits. From 2020 through 2026, block grant funding would be at least 7% (\$95 billion) below projected health care spending under current law. Regardless, the block grant ends in 2027, leaving states and former enrollees with no help whatsoever. We do not believe it is likely that Congress would reauthorize additional funds for these programs at a later date, because the funds would no longer be in the baseline of the federal budget. Congress would therefore have to identify and reauthorize a new funding stream – something that would be extremely difficult, if not impossible.

Threatens care for low-income seniors, children, consumers with substance use disorders and people living with disabilities.

This proposal also threatens the care of millions of low-income seniors, children and people living with disabilities who relied on the Medicaid program even before enactment of the ACA. By capping and slashing funding for the traditional Medicaid program by 12% (\$1,079 billion) between 2020 and 2036, the per capita cap will force Illinois to cut payments to health care providers and health plans, eliminate services, and restrict eligibility for enrollment - all of which could restrict access to important health care services for Medicaid enrollees.

No eligibility category would be immune to the impacts of these cuts. Since children make up almost one-half of the Medicaid beneficiaries, they cannot possibly be protected if cuts of this magnitude are enacted. Cuts to Medicaid would also leave consumers with substance use disorders without access to the most effective treatments for addiction and to life-saving overdose medicine. Seniors and people living with disabilities would also face painful cuts, since Medicaid is the primary payer for long-term services and supports. Community Based Services - the services that keep people with cognitive and physical impairments home and in their communities - are “optional” in Medicaid. The fiscal pressure created by per capita caps will likely lead states to cut back on these services, forcing seniors and people living with disabilities out of their homes and into institutions for their care.

Pushes massive new costs onto states.

All states, including Illinois, would take on new risks and costs because this proposal converts the overall Medicaid program into a per capita cap. Under this proposal, the federal government would cap its payments to states for most enrollees, and those caps would grow more slowly than actual Medicaid expenditures, leaving Illinois with insufficient funding to meet its current obligations. In addition, states would be fully exposed to any unexpected health care cost increases, such as from a natural disaster, an aging population or medical innovations. The per capita cap alone would reduce federal Medicaid spending by 12% (\$1,079 billion) by 2036.

On top of those cost shifts, the 31 states that expanded Medicaid under the Affordable Care Act will be at risk for far deeper cuts. This proposal ends all federal matching funds for the Medicaid expansion in 2020. Some of the funds that the federal government would have spent on Medicaid expansion are rolled into the block grant, but the block grant does not come close to making up

for Illinois's losses. The block grant is inadequate overall, the formula favors non-expansion states (it redistributes funding from expansion to non-expansion states), and it ends entirely in 2026, leaving states with no funding to replace the lost expansion funds.

Federal dollars for Medicaid account for about 20% of state budgets, because of this FitchRatings "believes substantial Medicaid cuts would require states to make material budget adjustments over the next decade and beyond."¹ And by pulling coverage from so many, this proposal would drive up uncompensated care costs on local communities, state budgets, safety net providers and hospitals.

Increases premiums and out-of-pocket costs and destabilizes the individual market.

By repealing the individual mandate and eliminating advanced premium tax credits and cost sharing reductions, this proposal would drive up premiums and cause insurers to exit the ACA's marketplaces. As we know from previous CBO projections, repealing the individual mandate alone would increase the number of uninsured individuals by 15 million and cause premiums to increase by 20 percent. Furthermore, by replacing the federal funding of the ACA's financial assistance with a block grant without any guarantee that states would direct their temporary block grant funds toward financial assistance; this proposal puts the 350,000 Illinoisans who currently rely on financial assistance at risk for sharply higher out-of-pocket costs and loss of coverage.

Beyond the impact of this proposal on individuals, insurers currently selling in Illinois would face extreme uncertainty. This proposal allows states to change the market reform rules under the ACA and, because there are no requirements or standards on how states must use the block granted money, insurers would likely face completely unpredictable risk pools. To make up for this uncertainty, insurers would need to impose large premium increases to protect themselves from unpredictable claims costs or choose to exit the marketplace completely. This means that consumers who purchase coverage on the individual market would likely have fewer coverage options, much higher premiums and no guarantee of financial assistance to shield them from the increasing out-of-pocket costs.

Eliminates critical consumer protections.

This proposal allows states to eliminate one of the most popular and important consumer protections under the ACA - the prohibition on charging higher premiums based on a person's health status or a preexisting condition. This means that in states that choose to eliminate this requirement, insurers could charge individuals with even relatively mild pre-existing conditions thousands of dollars above standard rates to obtain the same coverage as someone without a preexisting condition. Additionally, this proposal allows states to waive the requirement that insurers cover essential health benefits including mental health services, substance abuse treatments and maternity care. This could lead to discrimination against segments of the population (e.g., older adults, LGBT community) or consumers with specific chronic conditions (e.g. mental health or substance use disorders). For example, this could return us to a time when

¹ "Fitch: Latest ACA Bill Includes Medicaid Repeal and Replace Provisions for States", <https://www.fitchratings.com/site/pr/1029238>.

insurers only covered short-term, minimal treatment for mental health or substance use disorders, if they covered it at all; before the ACA, almost half of plans in the individual market excluded addiction treatment.

Lacks transparency and opportunity for meaningful input.

We believe that everyone should have a say in the decisions that affect their health. With only one hearing scheduled days before a possible vote, and without a full CBO score to properly evaluate the budgetary and coverage loss impacts, it is impossible to have an open and deliberative process that would allow for a true evaluation of and meaningful input on the policies in this proposal that would affect millions of people and one sixth of the US economy. We encourage a return to “regular order,” as requested by many members of the Senate and supported by the American public, which would require the opportunity for stakeholders, including industry experts, providers, consumers and state policymakers to weigh in.

Wright, Kevin (Finance)

From: Heddi Craft <[REDACTED]>
Sent: Sunday, September 24, 2017 11:10 AM
To: gchcomments
Subject: Public Testimony

My family rely/relies on quality, affordable healthcare. Because of this, I oppose the Graham-Cassidy bill. My story with pre-existing conditions is that I have one child with asthma and one with non-operable moderate sleep apnea. I myself am dealing with peri-menopause conditions that would also likely be considered a pre-existing condition. All of us require regular care and medication and we would suffer under this bill. I would like to see a bipartisan Congressional effort to improve the ACA, not repeal it.

Sincerely,

Heddi Craft

Santa Cruz, California

Wright, Kevin (Finance)

From: Bonnie Smith [REDACTED]
Sent: Sunday, September 24, 2017 11:10 AM
To: gchcomments
Subject: Hearing to Consider the Graham-Cassidy-Heller-Johnson Proposal- Sept. 25, 2017

B.Smith
[REDACTED]

Jefferson MD. 21755

This proposal is Trumpcare. Trumpcare is Deathcare.

It will cut \$300 billion from the ACA.

It would gut Medicaid and take insurance away from tens of millions of Americans , and bring back preexisting conditions discrimination. Tens of thousands of Americans will die.

Senators Graham, Cassidy, Heller and Johnson have blatantly lied to the American people and their colleagues concerning the contents of this bill! Trump has threatened and bribed Republican Senators who might oppose it. All to fulfill a campaign promise! All to undo what President Obama has done. Despicable!

This bill is inhuman and immoral.

Please don't let this bill pass.

Thank you,
B. Smith

Sent from my iPad

Wright, Kevin (Finance)

From: Beatriz Terrazas [REDACTED]
Sent: Sunday, September 24, 2017 11:10 AM
To: gchcomments
Subject: No Graham-Cassidy bill!!!

I'm a small business owner who, along with my husband, pays every cent of our insurance premium without the help of a subsidy. It's expensive but we like the no-caps, the essential coverage and the fact that we must be covered regardless of pre-existing conditions. The new iteration of repeal-and-replace would guarantee that we will be charged much higher premiums and we would be priced out of any healthcare. For the first time in our lives we would be forced to visit emergency rooms for basic healthcare, thereby driving up prices for everyone else. Is that really a solution? What is so hard about trying to address the issues with the ACA and fixing them? There are some great things about the ACA that are working well.

What is wrong with these senators that they want to take these things away from us simply because they were enacted by a Democratic president? Is it a matter of pride--cutting off their noses to spite their faces? When will the Republicans consider the needs of the citizens before their party? Many Americans will suffer and die if the Graham-Cassidy bill passes.

No Graham-Cassidy bill!!!

B. Terrazas

Sent from my iPhone

Beatriz Terrazas

Sent from my iPhone

Wright, Kevin (Finance)

From: Loretta Benedetto [REDACTED]
Sent: Sunday, September 24, 2017 11:09 AM
To: gchcomments
Subject: Vote No

I am a 57 year old with pre-existing conditions because I was a pedestrian hit by a car by a careless driver. I will suffer with chronic pain and other injuries for the rest of my life. You seek to penalize me with unpayable premiums with this terribly unfair bill. This bill is fiscally motivated to give the rich a tax cut. If any bill passes for a change in healthcare, ALL should be under it. Congress is protected and won't suffer the consequences of this awful bill. How can the elderly and disabled supposed to work to pay for this horrible bill? Nearly 6 of ten US citizens are against Graham-Cassidy. That's a majority and that should be respected.

I am a registered voter in zip 18940. Please vote no.

Loretta Benedetto

Sent from [Mail](#) for Windows 10

Wright, Kevin (Finance)

From: Brad Waggoner [REDACTED]
Sent: Sunday, September 24, 2017 11:09 AM
To: gchcomments
Subject: ACA

After a violent, Gay bashing, which resulted in a shattered face and the loss of 13 teeth, I lost my business, my income, and required 3.5 years of facial reconstruction surgery.

The ACA allowed me to keep my doctor, my plan, and halved my premiums.

The ACA has problems but it works for many like me. Too many lives depend on the ACA. We deserve a repair not the petty, political destruction of a program that has helped so many.

Brad Waggoner

[REDACTED]
Bennion Deville Homes
A Division of Bennion & Deville Homes, Inc.
[REDACTED]
Palm Springs, CA 92264

Wright, Kevin (Finance)

From: roaryro [REDACTED]
Sent: Sunday, September 24, 2017 11:09 AM
To: gchcomments
Subject: Oppose Graham Cassidy Bill

A repeal and replace Bill on healthcare is NOT the answer, especially when it will hurt so many Americans.

The ACA (that Republicans call Obamacare) is not perfect, but a good start and can be amended, not repealed.

And the ONLY healthcare bill I care to support is one that ALL Americans must use, including everyone elected in Washington, DC.

Rosemary Ross
Haskell, NJ

Wright, Kevin (Finance)

From: Sarah Egan <[REDACTED]>
Sent: Sunday, September 24, 2017 11:09 AM
To: gchcomments
Subject: health insurance is essential

I am a hospice physician. My patients rely on quality, affordable healthcare. Because of this, I oppose the Graham-Cassidy bill.

I have cared for thousands of patients, some with, and some without, health insurance.

Uninsured patients are poor, or are impoverished by health care costs. Their families are crushed by their care needs. We cannot consider ourselves comparable to other first world countries when we are willing to leave so many citizens in poverty. If any of my colleagues were to show as little compassion for fellow humans as has been shown by these senators, they would be stripped of their licenses.

I would like to see a bipartisan Congressional effort to improve the ACA, not repeal it.

Sincerely,

Sarah Egan, MD

Brooklyn, NY

Wright, Kevin (Finance)

From: HL <[REDACTED]>
Sent: Sunday, September 24, 2017 11:09 AM
To: gchcomments
Subject: No on Graham-Cassidy bill

Dear Congress,

Please, with all due respect, although I do appreciate efforts to improve the existing health care laws, I would ask that Congress **not pass the Graham-Cassidy bill**. I do not think it will help the American people with getting more affordable, quality health care. Its effect on peoples' lives who have pre-existing conditions would be potentially devastating. **I would like to see a bi-partisan Congressional effort to improve the ACA, not repeal it.**

My own personal situation is that before ACA, I could never afford an actual health care policy beyond the bare minimum (which, in CA, did not actually cover anything practical except if you were in a bad accident). When ACA went into effect, I knew it was not perfect, but I was grateful for it because for the first time I got a comprehensive insurance program that covered almost all my medical needs, with affordable monthly payment and an out-of-pocket amount that someone at my economic level could afford. Two years into it, my premiums had gone up a bit, but when I had to have a breast lump removed in January 2016, the total cost for the surgery **would have been from \$8-9000**, something that would have taken me years to pay off with any previous "insurance" that I had had. With ACA, I had to pay \$600 out-of-pocket to the hospital, and then \$170 to the anesthesiologist, who was out of my network. (The anesthesiologist would have been more but I felt that I should have been notified prior to the surgery that I would be responsible for that cost PRIOR to the operation...so we bargained and they lowered the cost for me.)

I would still be paying off that surgery today, and for years to come, if I hadn't had a policy that came into being through the ACA program. My message to all congressmen and women is that the American people want to see a true bi-partisan working through of an improvement of ACA, not a repeal.

Thank you for your consideration.
Heather Lockie
Los Angeles, CA

[REDACTED]
To schedule a lesson, please visit:
[REDACTED]

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Sunday, September 24, 2017 11:09 AM
To: gchcomments
Subject: Please do not repeal the ACA

Dear Senators,

My family needs quality, affordable healthcare. For this reason, I oppose Graham-Cassidy. People in my extended family rely on the ACA exchanges to purchase health insurance with essential benefits, at a reasonable cost. I would like to see a bipartisan congressional effort to improve the ACA, not repeal it.

Sincerely,

Lyn Elliot
Kansas City, MO

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Sunday, September 24, 2017 11:09 AM
To: gchcomments
Subject: Graham-Cassidy Bill

I am writing in OPPOSITION of this disastrous bill because it is cruel and inhumane to the American people. My name is Sue Walls and I am from Lexington South Carolina and have never been more ashamed of Lindsey Graham in particular and the Republican party in general. My own personal experience is as follows: My husband and I have both worked hard all our lives. We followed the rules of saving and not living "above our means". We have been fortunate enough to be able to retire early (58 and 61), but neither of us is eligible for Medicare so we rely on the ACA. Even with the blatant sabotage from the Republican party, we have gotten better coverage because the insurance companies cannot use preexisting conditions as a means of jacking up the rates or denying coverage all together. If this horrible bill passes, my husband and I will be without coverage all together and we will be one hospital stay away from being bankrupt. Sure doesn't seem that those of us who have worked hard and "played by the rules" should lose it all because of an illness. The land of freedom and opportunity should not be a place where you lose everything if you get sick. Please help save the American people from the tyranny and oligarchy that is trying to destroy our American values of compassion for all.

Thank you for asking us to comment.

Sue Walls

Wright, Kevin (Finance)

From: Debbie Lubbert [REDACTED]
Sent: Sunday, September 24, 2017 11:08 AM
To: gchcomments
Cc: mklubbert@yahoo.com
Subject: public testimony for Monday, September 25 Graham-Cassidy hearing

Senators,

I would like my statement entered into the record for/at the SFC hearing on Monday for the Graham-Cassidy bill.

My family relies on quality, affordable healthcare. Because of this, I oppose the Graham-Cassidy bill. My story with pre-existing conditions, is:

My husband Michael, is ill. He has stage 4 chronic kidney disease. That means his kidneys are functioning at under 30%. You have to have at least one functioning kidney in order to live. He takes medications and sees a nephrologist (kidney doctor) every 3 months. If his kidneys should fail, he will go on dialysis. Stage 5 is dialysis. Dialysis is NOT an option! It is MANDATORY for those who want to LIVE! The dialysis treatments take the place of a functioning kidney. People can live for many years on dialysis. There are some complications associated with dialysis, so that would mean more money spent on healthcare. My job is to help my husband stay where he is health wise, so that dialysis can be further down the road.

Some people get a kidney transplant. Transplant recipients MUST take anti-rejection medications for the rest of their lives. People can live for many years with a transplanted kidney. Medications, doctors, dialysis, hospitals, and transplants cost lots of money. We need good and affordable health insurance for the years to come. Being older and having a pre-existing condition should not mean that people have to pay more in premiums, out of pocket costs, etc. We are members of AARP, so we are not young. We are not well off financially either.

It is possible, that someday, my husband may need a kidney transplant. This is an article about transplants and health insurance and the damage that the Graham-Cassidy bill would do.

<https://www.forbes.com/sites/judystone/2017/09/22/what-will-graham-cassidy-do-to-transplant-patients/#36bae5ff2b9b>

I would like to see a bipartisan Congressional effort to improve the ACA, not repeal it.

If it's more important to you to help the rich, if it's more important to you to get those millions or billions of dollars for yourselves from the Koch brothers and other wealthy donors for your reelection campaigns, then I guess my husband and I could begin making our end of life plans. We could go together. That way, both of us would be in a safe place, where Republicans won't be able to hurt us. No more worries. No more health problems. We won't need money or insurance then. No one will have to bother with us ever again.

We plan to write some letters, so that those who are guilty, will know what we think of them. If you pass this damn bill of yours, then I hope you live the rest of your lives in misery and burn in the fires of Hell for all eternity. For that is what you deserve.

Sincerely,

Wright, Kevin (Finance)

From: Sandi Finley [REDACTED]
Sent: Sunday, September 24, 2017 11:08 AM
To: gchcomments
Subject: Health insurance

I have Diabetes, most likely I was a undiagnosed Type 1. I was in an auto accident years ago car was totaled, and I have other issues. Cost of 1 vial of insulin has gone up over 6 times in past 5 years. People will die without this drug, and you want to increase the cost of insurance. People with suits and with calculators are deciding what we pay. Are you aware that people are asking people to decide redo I pay bills and eat or buying drugs?

There is nothing in this plan to guarantee those of us with pre existing condition, our costs will not triple, that we will get needed care, without bankrupting ourselves.

Thank you,
Sandra Finley

Sent from my iPad

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Sunday, September 24, 2017 11:08 AM
To: gchcomments
Subject: Trumpcare

Trumpcare is morally reprehensible, and fiscally irresponsible. Those who vote "yes" on Trumpcare will be remembered in the next election, and in the history books as anti-American. The medical profession is against it, as are the majority of the voting citizens in this country. Thank you. Victoria Rand

Wright, Kevin (Finance)

From: Vanessa Fischer [REDACTED]
Sent: Sunday, September 24, 2017 11:08 AM
To: gchcomments
Subject: NO on Graham-Cassidy

I & my family rely on quality, affordable healthcare, something we have been able to obtain under the ACA.

Because of this, **I oppose the Graham-Cassidy bill** that would decimate women's healthcare, end Medicaid as we know it, and cause an unknown number of preventable deaths. Graham-Cassidy would cause 32 million people to lose their health coverage while destroying Medicaid and harming some of the most vulnerable members of our communities, seniors and people with disabilities.

I would like to see a **bipartisan** Congressional effort to **improve** the ACA, not repeal it.

Sincerely,

Vanessa Fischer
Eagan, MN

Wright, Kevin (Finance)

From: K Butl [REDACTED]
Sent: Sunday, September 24, 2017 11:07 AM
To: gchcomments
Subject: Oppose Graham-Cassidy-Heller

Senate Finance Committee,

I urge you to reject Graham-Cassidy-Heller in favor of the bipartisan bill the Senate HELP Committee was considering. Graham-Cassidy-Heller would cause 32 million people to lose their health coverage while destroying Medicaid and harming some of the most vulnerable members of our communities, seniors and people with disabilities.

Kathleen Butler
Methuen, MA

Wright, Kevin (Finance)

From: pennyblumenthal [REDACTED]
Sent: Sunday, September 24, 2017 11:07 AM
To: gchcomments
Subject: NO to Graham Cassidy

Do not go forward with Graham Cassidy. We must protect the provisions of the ACA that work, including protections from denial of coverage for pre-existing conditions and access to health care for all. My grandson was born with a congenital heart defect and will require care from a cardiologist his entire life. We must ensure he has access to coverage. We must also provide coverage for all of our vulnerable populations. Please take the tough road. Retain and improve the ACA because it is the right thing to do for all Americans.

Sent on the new Sprint Network from my Samsung Galaxy S@4

Wright, Kevin (Finance)

From: Peggy Perkins [REDACTED]
Sent: Sunday, September 24, 2017 11:07 AM
To: gchcomments
Subject: Graham-Cassidy Healthcare Bill

Dear Senators,

My husband and I rely on quality, affordable healthcare. Because of this, I oppose the Graham-Cassidy bill. My husband has Crohn's disease, Parkinson's and has had his prostate removed because of cancer. I have GERD and IBD. We are what insurance companies never want...human's with pre-existing conditions. The Graham-Cassidy bill provides no guarantees that pre-existing conditions will be covered. The ACA does. Reinstating coverage caps as allowed under GC, is of grave concern to us as my husband's Parkinson's continues progress. The ACA removes that worry.

I would like to see a bipartisan Congressional effort to improve the ACA, not repeal it. Don't we American citizens deserve a bipartisan effort to address the one issue that impacts all of us regardless of age, race, religion or party affiliation?

Sincerely,
Peggy Perkins
Winder, GA 30680
[REDACTED]

"They love without strings attached, those loving beasts of your hand, O God of amazing critters. Bless them, for they bless us even when they leave muddy paw prints on clean floors, ignore our commands, and shed on the furniture. Keep us worthy of their trust." M. A. Huffman

Wright, Kevin (Finance)

From: Kim Sharpe Jones [REDACTED]
Sent: Sunday, September 24, 2017 11:06 AM
To: gchcomments
Subject: Save our affordable healthcare

I support affordable healthcare for all. This is why I oppose the Graham-Cassidy bill.

I am a survivor of non-Hodgkins lymphoma and I have a rare auto-immune disease of the liver called Primary Biliary Cholangitis (PBC). Pre-existing conditions coverage is a life or death matter for me.

The PBC requires me to take medication every day for the rest of my life. With the medication my disease is completely controlled and is not progressing at all. Without the medication it's likely that I would suffer liver damage possibly leading to liver transplant and possible death. The medication is affordable with my health insurance, but would cost over \$1000/mo if I lost coverage.

Please have a heart. Drop Graham-Cassidy. Join Senators Alexander and Murray in finding bipartisan cures for the ACA.

This isn't about money or politics, it's about human life. American lives.

Thank you for your thoughtful consideration.

Kimberly Jones
Seattle, WA

Wright, Kevin (Finance)

From: Karen Lantz Beaty [REDACTED]
Sent: Sunday, September 24, 2017 11:06 AM
To: gchcomments
Subject: Graham-Cassidy is a DANGEROUS bill

The Graham- Cassidy health care bill is a dangerous bill that puts millions of Americans at risk of death, bankruptcy, or pushing the final bill on the taxpayers in order to buy food and keep a roof over a family's head while these families lose any chance of ever getting credit again.

I have not seen a written, notarized letter from any Governor stating that their State will continue to force insurance companies to require keeping the "Essential Benefits" on insurance bought in their States.

Additionally, pushing the idea of a Health Savings Account to take the place of health insurance or even to supplement health insurance actually "redefines" the very definition of "insurance". People pay premiums in case they get sick. Sometimes they don't, but since no one's health is guaranteed, sometimes people do get sick and need that health insurance.

For example, a person pays car insurance and expects it to pay if the person has a wreck, even if it is the next day. The same principle applies to life and homeowners insurance.

With a Health Savings Account, even if a person is able to save at least \$100 a month in addition to a regular health insurance premium that does not cover "Essential Benefits", if the person happens to be diagnosed with cancer in 6 months, \$600 won't even begin to pay for cancer treatment.

By far, the most vulnerable group in the United States are young couples who, through no fault of their own, are those with micropremies and premie babies. Without the guarantee of no caps, our Government will be sentencing these babies to less than lifesaving care, their young families who have not even had time to save for something like this to a lifetime of debt or bankruptcy in which the government will end up ultimately footing the bill and these young families having their credit ruined with a bankruptcy on it.

My first grandchild is struggling for his life because he was born at 24 weeks gestation to save his life and his mother's. They both would have died if he had not been delivered and given lifesaving care. His eyes were not even open yet!

His parents are not drugheads! My daughter-in-law did everything correct from her diet that even excluded caffeine to prenatal vitamins to prenatal doctor care. She unexpectedly developed Preeclampsia. Both she and my grandson's lives were saved because of the "Essential Benefits" included in the ACA. At 27 weeks my grandson received a live saving heart murmur repair surgery. At 28 weeks gestation but out of the womb, he is having blood drained from his brain until he is stable enough to put in a stent in his brain so that he has a chance of developing normally.

To repeal the ACA just to fulfill a campaign promise is the most UnGodly act our Government will ever do. Americans expected when you rallied to "repeal & replace" that you would replace the ACA with something better, not sinfully worse for all Americans.

If Catholic Health Services is against Graham-Cassidy, that is all I need to know to understand that there is something worse than abortion in this bill.

As with everything in life, there is a "right" and a "wrong". My family stands by doing the "right" thing. DO NOT PASS the Graham-Cassidy health care bill. Thank you.

Sincerely,
Karen Beaty

[REDACTED]
Princeton (Collin County), TX 75407

Wright, Kevin (Finance)

From: Rebecca Lower [REDACTED]
Sent: Sunday, September 24, 2017 11:05 AM
To: gchcomments
Subject: Comments on Graham-Cassidy

i'm writing to express my concerns with the newest version of the healthcare bill.

- First, we, as citizens, shouldn't have to continue to beg for our system to not be destroyed. It should be obvious that the plans that continue to be rolled out are harmful to a large number of American people. I fear that the government is relying on our weariness, assuming that we won't continue to call/email/text/protest if they just keep rolling it out over and over again, and then they'll take the lowered volume of protest as a nod of support. That's gross, really.
- Second, I am a single working mother of a child, now 8 years old, who had open heart surgery as an infant. He's healthy and vibrant and intelligent. He does martial arts. He plays hard. He does well in school. But you know what else? He'll have a pre-existing condition for the rest of his life through no fault of his own. It's disgusting to me that he may struggle to get adequate healthcare in the future, b/c of his life being saved as a baby.
- Third, I work for the public school system as a speech-language pathologist. There are loads of children who rely on the support of Medicaid and the Medicaid waiver to get the therapy services and medical services they need. You would be leaving a number of families who are already struggling and stressed out by their children's needs in a horrible place by cutting those services. AND - the public schools would struggle to support the kids adequately during the school day without the funds they receive through reimbursement. Because, as you likely know, the schools aren't adequately funded as it stands.
- Finally, there is no shortage of children continuing to be born with medical and developmental needs. I can't pinpoint a single root cause personally, but, collectively, what we have done to our environment has had a major impact on birth and development and the advances we've made in medical care are helping this children to survive like they may not have several decades ago. That last part is a GOOD thing, but we need to be ready to step up and continue to support them. Although, if this bill goes through, the mortality rate will be altered as well given that there will be less funding for pregnancy related costs, birth related costs, and services for infants born with serious health conditions.

It appalls me that i even need to write and express these concerns. We are clearly not being governed at the highest level by people who value the lives and best interest of its citizens. Please kill this bill and stop re-introducing altered, but still horribly shady, versions of it. Take care of us as we've elected you to do.

Best,
Becky Lower
Richmond, VA

Wright, Kevin (Finance)

From: Henry Poydar <[REDACTED]>
Sent: Sunday, September 24, 2017 11:04 AM
To: gchcomments
Subject: Oppose Graham-Cassidy-Heller

Senate Finance Committee,

I urge you to reject Graham-Cassidy-Heller in favor of the bipartisan bill the Senate HELP Committee was considering. Graham-Cassidy-Heller would cause 32 million people to lose their health coverage while destroying Medicaid and harming some of the most vulnerable members of our communities, seniors and people with disabilities.

Henry Poydar
New York, New York

Wright, Kevin (Finance)

From: Mattie Matthews [REDACTED]
Sent: Sunday, September 24, 2017 11:04 AM
To: gchcomments
Subject: I am strongly against any repeal of the ACA

Fix the flaws, don't dump it.

mattie matthews
[REDACTED]
[REDACTED]
[REDACTED]

Wright, Kevin (Finance)

From: Sara Wye [REDACTED]
Sent: Sunday, September 24, 2017 11:04 AM
To: gchcomments
Subject: cassidy bill

please, please stop fiddling around with health care in a one-sided deliberation. the cassidy bill is flawed. we need a true bipartisan committee, with full vetting, to come up with something that will actually work. sara wye, rhode island

Wright, Kevin (Finance)

From: Stuart Gansky [REDACTED]
Sent: Sunday, September 24, 2017 3:37 AM
To: gchcomments
Subject: Oppose Graham-Cassidy-Heller-Johnson

Dear Esteemed Members of the Senate Finance Committee

I most vehemently urge you to oppose the Graham-Cassidy-Heller-Johnson bill as it is opposed by patients, doctors, hospitals, insurers, governors, and all 50 state Medicaid administrators because it has not gone through regular Senate processes with committee hearings and a nonpartisan Congressional Budget Office score and will not just repeal the ACA - removing pre-existing condition protections - but will decimate Medicaid - leaving 32 million with no health coverage. Healthy citizens are more productive, increasing GDP more.

So please return to regular processes and continue the bipartisan process started by Alexander & Murray in the HELP Committee to improve care, reduce costs, and increase health status.

thank you for you consideration.

Dr Stuart Gansky
San Francisco, CA

Wright, Kevin (Finance)

From: Eve Colombo [REDACTED]
Sent: Sunday, September 24, 2017 3:32 AM
To: gchcomments
Subject: Oppose Graham-Cassidy-Heller

Senate Finance Committee,

I urge you to reject Graham-Cassidy-Heller in favor of the bipartisan bill the Senate HELP Committee was considering. Graham-Cassidy-Heller would cause 32 million people to lose their health coverage while destroying Medicaid and harming some of the most vulnerable members of our communities, seniors and people with disabilities.

Yvonne Colombo
Las Vegas, NV

Wright, Kevin (Finance)

From: Malcolm Cumming <[REDACTED]>
Sent: Sunday, September 24, 2017 3:22 AM
To: gchcomments
Subject: The ACA works, Keep & Improve

The ACA saved my life. By removing the annual cap, I received a liver transplant in 2015.

The ACA works, please keep and improve. Your destroy & do nothing plan will ruin the economy and kill people.

Malcolm Cumming

Wright, Kevin (Finance)

From: Isabel Singer [REDACTED]
Sent: Saturday, September 23, 2017 10:02 AM
To: gchcomments
Subject: Affordable Care Act

Many people in Western North Carolina are dependent on the provisions of the Affordable Care Act. Please vote "no" on the repeal and replace act that is coming up before the Congress. This is Dark Politics with no input from Democratic senators or individual citizens.

Isabel Singer
Asheville, NC
And I Vote!

Sent from my iPhone

Wright, Kevin (Finance)

From: Fred Meyer [REDACTED]
Sent: Sunday, September 24, 2017 3:20 AM
To: gchcomments
Subject: The Graham Cassidy Bill

I am opposed to the passage of the Graham Cassidy Bill. It will injure residents of the United States of America by depriving many of them of health care coverage. Without this coverage many people will die or become permanently disabled. This is immoral. Whether you are Christian, Muslim, Jew, or atheist this is immoral.

Some people will be deprived of vital healthcare because of pre-existing conditions. The prohibition of denying coverage because of pre-existing condition must be absolute. Insurers must be prohibited from either denying healthcare because of a pre-existing condition, prohibited from raising premiums because of a pre-existing condition, and prohibited from seeking waivers related to pre-existing conditions. American residents must have the 100% assurance that they can get healthcare in spite of pre-existing conditions.

This proposed bill should not be sent to Senate for a full vote. It should be laid on the table, and other proposals that will improve the affordability and the coverage of the ACA should be solicited. America is great now. This will make America greater. The work of the Senate will not be complete until all American residents have affordable healthcare coverage. Germany began along this path in the mid 1880s. They are still fine tuning the coverage that healthcare insurance companies must provide. America is certainly a greater economic power than Germany. If Germany can provide universal coverage, so can America.

There are several proposals that would improve both cost and coverage of healthcare. The first is of course a single payer system for all. This would cut cost by eliminating profits and it would extend coverage to all American residents. The single payer could then lower costs by negotiating prices with suppliers. A second approach is to use a German-like or Bismark system. This can be made universal by denying healthcare insurance companies the right to refuse coverage to any American resident. To make this work at an affordable price would require subsidies for low income American residents, require producers of medications to lower their prices through negotiation with healthcare insurance companies or with a government agency that examines the cost of production of drugs, and require healthcare providers such as physicians, hospitals, and other clinics to control prices. Another proposal is to allow American residents to purchase Medicare. This would give healthcare insurance companies competition to control prices and costs. Certainly insurance companies would call this unfair competition. It would be effective competition. We see this kind of system working, because healthcare insurance companies continue to offer coverage with Supplemental Medicare policies and by the continued offerings of Medicare Advantage policies.

In summary, the proposed Graham Cassidy Bill should be scrapped. It will injure too many Americans. Certainly the bill should not be considered until it is scored by the Congressional Budget Office. You say it is too late. Why did you wait so late? Healthcare must be a right of all Americans. It is not a commodity. Stop trying to cram it into a commodity model. This model has never worked for healthcare. Do your jobs as public servants! Find a way to provide universal affordable healthcare.

Regards,

Dr. Fred Meyer III

Numbers make you mindful.

Wright, Kevin (Finance)

From: Ursula Cohrs [REDACTED]
Sent: Sunday, September 24, 2017 3:15 AM
To: gchcomments
Subject: Protect our healthcare by Rejecting Graham-Cassidy

Finance Committee,

We now know that the newest version of Trumpcare would kick 32 million people off of healthcare. Also, hidden in the Graham-Cassidy bill is a \$20 billion tax break for the highly-profitable medical device industry - apparently with \$230 billion in profits stashed offshore on which it has not paid U.S. taxes.

Three different Senate committees reviewed the ACA in 2009, it received dozens of hearings and 169 hours of consideration.

ONE hearing this week is an outrage, plain and simple!

I'm asking the Senate and the Senate Finance Committee to reject Graham-Cassidy. Protect the healthcare of millions of Americans. And it's time that wealthy corporations pay their fair share in taxes! Then we'll be able to invest more in our country's future, including healthcare for working families.

Thank you!

Ursula Cohrs
[REDACTED]
[REDACTED]

Bay Village, Ohio 44140

Wright, Kevin (Finance)

From: Jerry Smith <[REDACTED]>
Sent: Sunday, September 24, 2017 3:13 AM
To: gchcomments
Subject: Graham Cassidy Healthcare Bill

Dear Senate Finance Committee,

The new Healthcare bill is a disaster of epic proportions. It will un insure millions of Americans and destabilize the economy. Every health organization that has looked the bill over is against it. Simply work together to shore up problems in the ACA rather than throwing millions of people and their States under the bus.

Jerry Smith

Wright, Kevin (Finance)

From: Tom Cahill <[REDACTED]>
Sent: Sunday, September 24, 2017 3:13 AM
To: gchcomments
Subject: Stop stripping Americans of health care

Are you insane as well as insensitive and cruel?

Do not pass the Graham-Cassidy nasty bill to hurt and destroy your vulnerable countrymen

[REDACTED]
Fall River
Massachusetts

Wright, Kevin (Finance)

From: Aaron Klaus [REDACTED]
Sent: Sunday, September 24, 2017 3:06 AM
To: gchcomments
Subject: Graham-Cassidy

My family relies on quality, affordable healthcare. Because of this, I oppose the Graham-Cassidy bill. I would like to see a bipartisan Congressional effort to improve the ACA, not repeal it.

Sincerely,
Aaron Klaus
Novi, MI

Wright, Kevin (Finance)

From: Paul and Mary Dan [REDACTED]
Sent: Sunday, September 24, 2017 3:05 AM
To: gchcomments
Subject: Improve the ACA

My family and I rely on quality, affordable healthcare. Because of this, I oppose the Graham-Cassidy bill. My story with Medicaid is that my adult daughter, who is no longer on my insurance, but who has gone back to school while working part-time, can still receive quality health care. My husband recently passed away from cancer. The ACA's provision for pre-existing conditions made his care affordable and kept us financially stable. I would like to see a bipartisan Congressional effort to improve the ACA, not repeal it.

Sincerely,

Mary Dann

Richland, WA

Sent from my iPhone

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Sunday, September 24, 2017 3:05 AM
To: gchcomments
Subject: Graham-Cassidy Bill

1. I oppose the Graham-Cassidy bill. My story is:[Medicaid, pre-existing conditions, disabilities, affordability, etc.] is... I would like to see a bipartisan Congressional effort to improve the ACA, not repeal it.
2. I am privileged to have Medicare and, as a result of my military service, Tricare for Life as a Medicare supplement. Many Americans do not have this opportunity. We need to help them. From a business perspective, this makes sense.
3. ACA needs to be fixed. Certainly an intelligent program can be found which provides Americans with basic health care with corrupting private enterprise in this field, without excessively burdening small businesses, and without the baggage which ACA carries.
4. I have not read the Graham-Cassidy bill in its entirety. I have researched enough to know it does not meet the needs of America.

James W. Stratton

Wright, Kevin (Finance)

From: Ann <[REDACTED]>
Sent: Sunday, September 24, 2017 11:21 AM
To: gchcomments
Subject: Affordable Health Care

I believe that affordable healthcare for all Americans is a right, not a privilege & I strongly oppose the Graham-Cassidy bill. I have been a school psychologist in a low income school district for 27 years working on a daily basis with students & families who have a multitude of pre-existing conditions & rely on Medicaid & ACA for their healthcare. The ACA needs to be improved, but this needs to be done as a bipartisan Congressional effort.
Ann Ormandy

Sent from XFINITY Connect Mobile App

Wright, Kevin (Finance)

From: Michele Wolfman [REDACTED]
Sent: Sunday, September 24, 2017 11:15 AM
To: gchcomments
Subject: Proposed Medicaid Cuts

I don't feel there should be cuts to Medicaid. I work at an agency that supports people who have developmental, intellectual, and physical disabilities. They didn't ask to be born with conditions that make it extremely difficult for them to function in society the same way as "typical" people. They need financial support from those who are independently capable of functioning in society. (They also need support staff who understand their conditions and can interact with and respond to them appropriately but that's another sad story.) They need medical help that is the same as that offered to other citizens of this country.

My adult daughter was diagnosed with ASD two years ago. As she said, the diagnosis was the answer to her "lifelong question of what's wrong with me." People who have her form of autism tend to see things as right or wrong, nothing inbetween. She worked at an agency that supported adults with DD, PD, and ID for ten years before she knew she had Asperger's. It was, and still is, a sheltered workshop (with very little programming and large holes in a main hallway ceiling that have been there for many years). It was a job that, unknowingly, was perfect for her. She may have been a program participant if she didn't have the support of her family. When new management took over, her position changed and she was placed in areas where she could really see the flaws in the way things were managed. She reported physical and emotional abuse of the agency's program participants--the people for whom the agency receives Federal and State funding to Management. Management, on many levels, did nothing. She was fired. (All I can say about that, because mutual NDAs were signed and my daughter is definitely not one to violate a legal agreement, is that I'm thankful that Maryland has a Human Rights Commission.) My point is this: It's not the individuals who should have to suffer. If cuts are to be made to Medicaid, it's agencies that support people with disabilities who should be penalized. They are abusing the system. They are committing fraud, in my opinion. Staff where I work have been told by Management that the DDA is going to start funding on an hourly basis...which should put an end to program participants showing up for thirty minutes and the agency marking them in as being there for an entire programming day and receiving funding for a full day. Nobody I ask in Management seems to know, or wants to tell me, if a program participant's travel time to and from the agency is considered part of the programming day! I have not been told to document program participant's arrival times when I meet them in the community (and spend the entire day out in the community--away from the sheltered workshop). I document their departure times when they go home in the afternoon, that's all.

Another area where funding should be cut is in the salaries of management. Our CEO makes something like \$180k while program participants were paid piece rate and earning a few dollars a week. The CEO doesn't even talk to the program participants! She's made it clear to staff who read one of her rare emails that she has friends at the Developmental Disabilities Administration....

Don't make people who need Medicaid suffer with these proposed cuts--make the cuts in the way the system is managed.

Wright, Kevin (Finance)

From: Katia Luedtke [REDACTED]
Sent: Sunday, September 24, 2017 11:20 AM
To: gchcomments
Subject: Graham-Cassidy Impact Statement
Attachments: Connor deck 4-17.jpg

Dear Senator Warner,

I wanted to write to you in response to your request for a statement of the impact of the Graham-Cassidy health care bill on my family.

I am a life-long Virginian. I am an attorney. I am married to an attorney. We both have LL.M.s in Taxation from Georgetown University. We have three children who are members of our community in McLean, VA, where they are all excelling at school and becoming valued members of our community.

Our youngest son was born with a ultra-rare genetic disorder caused by a random mutation in a very important gene. At the time of his diagnosis, we were the 3rd family in the US to be diagnosed with this condition, Snyder-Robinson Syndrome (SRS). SRS is a serious and life-limiting disease that impacts multiple bodily systems including the nervous system (seizures, intellectual disability, developmental delay), bones (severe osteoporosis), and many other systems that we are just learning about.

After receiving his diagnosis four years ago, my husband and I are working tirelessly to find a therapy or a cure for his condition. We created a foundation to fund scientific and medical research into SRS in the hopes of helping not only our son but others who are or will be diagnosed with SRS. The study of SRS could also shed light on more common diseases like cancer, ALS and Alzheimers because it is the only known disease that in which an enzyme present in every living organism isn't functioning properly. We are working with scientists and researchers across the country and other families with SRS around the world and are making amazing progress.

I also work tirelessly to help my son become the most independent and healthy that he can be. I have taken him to more specialists and doctors and procedures than one could imagine. I have spent the last 10 years taking him to therapies to help him be able to walk, to talk, to be able to feed himself. He attends our community school and is thriving for a person with SRS. He is happy, he is loved, and he loves people and makes them laugh with his incredible sense of humor.

As it is, we already pay a huge deductible for my husband's employer-based insurance and large out-of-pocket expenses for his therapies as they are not covered by our insurer, Cigna because he was born with his disease. Although my son has a Medicaid Waiver, it is a temporary one and he has been on the waiting list in Virginia for 7 years for the ID Waiver.

If this bill passes, with a lifetime cap on benefits, our family could quickly become bankrupt. The cuts to Medicaid will threaten his back-up insurance, and would mean that our son may not have access to health care in a crisis. Without access to proper medical care, his life is in jeopardy if he has a major medical event. Additionally, without Medicaid to enable him to continue to live in the community, he would likely be institutionalized.

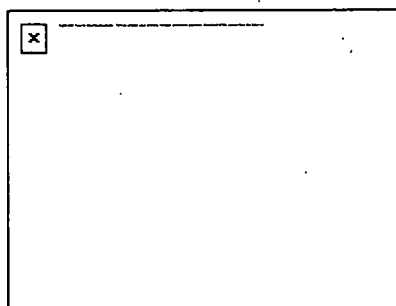
This is not the future I envision for my son. I realize that his disease may threaten his life, but I do not understand why Senators Graham and Cassidy and others who would vote to pass this bill would want to do so. Would they wish this on their child or grandchild?

This bill threatens everything we are working towards to save and/or improve his life.

Thank you for your work and in understanding the significant and cruel impact this bill would have on people like my family.

Sincerely,

Katia Luedtke, JD, LLM



The Snyder-Robinson Foundation

Wright, Kevin (Finance)

From: Nancy Rowe [REDACTED]
Sent: Sunday, September 24, 2017 11:20 AM
To: gchcomments
Subject: No to Graham-Cassidy

As an American citizen, I'm writing to express my deep concern about the Graham-Cassidy bill. This is another bill that would strip healthcare coverage from millions and bankrupt people, like myself, who have "pre-existing conditions," not to mention the tax on my current employer-provided healthcare benefits, which amounts to a salary reduction. It will cut my pay and raise my costs. It could kill me, and will kill many others. Please don't allow this cruel bill to pass!

Sincerely,
Nancy Rowe
Flagstaff, AZ

Sent from my iPad

Wright, Kevin (Finance)

From: Melissa [REDACTED]
Sent: Sunday, September 24, 2017 11:20 AM
To: gchcomments
Subject: ACA

My husband has Parkinson's disease, my step daughter is developmentally disabled. We rely on quality, affordable healthcare. I am usually very healthy but recently fell off my bike and broke my arm. After years of almost no medical bills, I was unexpectedly faced with \$25,000 in medical bills. I am so thankful for my healthcare coverage. Because of this, I oppose the Graham-Cassidy bill. I would like to see a bipartisan Congressional effort to improve the ACA, not repeal it.

Sincerely,
Melissa Wirsig

[REDACTED]
Decatur, GA 30030

Sent from my iPhone

Wright, Kevin (Finance)

From: Kelly Martin <[REDACTED]>
Sent: Sunday, September 24, 2017 11:20 AM
To: gchcomments
Subject: Graham-Cassidy

The government should not vote in a plan that actively harms the very citizens who elected them. Before the current healthcare plan is removed, a plan that benefits the citizens should be created. This isn't that plan! The Healthcare plan should not be about revenge for those who didn't vote for the current plan, it should be about making healthcare available to all the citizens of our country. The Healthcare plan shouldn't actively penalize someone because they need the insurance because they are sick, or older, or don't earn as much as the average citizen. No one asks to be sick or older or even poor. Vote NO on the Graham Cassidy bill.

Kelly Martin

--

Kelly

Wright, Kevin (Finance)

From: Lesley Brown [REDACTED]
Sent: Sunday, September 24, 2017 11:20 AM
To: gchcomments
Subject: Graham Cassidy health care bill

Dear Senators,

My name is Steve Brown. My wife Lesley and I live in the Denver, CO area. We are deeply concerned and worried regarding this abysmal, absurd attempt to jam through the Graham-Cassidy iteration of a health care bill.

We are a high information educated couple. I have a degree in political science from The University of Colorado. We have reviewed a lot of intelligent information regarding what is contained in this bill and it's short term and long term consequences.

It is crystal clear that this iteration, one of the many previous attempts, is far worse, for many reasons that I'm positive that you are aware of. This iteration of the bill is a total abdication of your responsibility to the people of this country as were the others. This bill's misrepresented concept of federalism and "flexibility" given to the states, is a cover and a sham for another motive. This is a recipe for financial disaster for the states and therefore the country. To expect the states to create a state viable health care system from scratch in two years is an incredibly reckless idea. The states don't have and will not have the physical or financial infrastructure to accomplish this. For the federal government to just wash their hands of health care through block grants, and transfer the sole responsibility to the states is reckless and outrageous. This is one sixth of the economy! Are you intentionally trying to destroy the US economy ?? This is another attempt to engineer a huge transfer of wealth, enabling a large tax cut for the extremely wealthy and eventually killing Medicaid. It is also crystal clear that a huge motivation to jam this through behind closed doors, without regular order, a full CBO score, is to beat the reconciliation deadline.

That is such a sinister, hyper partisan motive. That is not who we are as a country. The citizens of this country and all of the associated medical fields and organizations of this country DO NOT APPROVE or want this bill.

Another totally selfish reason this group of senators are trying to ram this bill down the country's throat, is to satisfy their donors, who are furious and want their money. It's all about big money not great health care!! That is so corrupt and pathetic. It is a disgrace and obvious to all of us.

This process and the bill itself is AGAIN so hyper-partisan, secretive and immoral. All members of Congress were sent to Washington to help the people of this country not hurt them. Senator McConnell just killed a bi-partisan committee that was trying to do the right thing. That was downright ugly and shows why the Senate is so dysfunctional. Why on earth would a group of Senators attempt another reckless, outrageous, morally bankrupt health care law, that will be a human and financial disaster? Why can't Congress, through regular order, transparency and open hearings and review, and construct a great health care law that is logical and makes sense? This after all, is what

the people of this country want and deserve.

My conclusion and answer is this. They are not there to represent and do their constituents business. They are there for themselves and their interests only.

Ask yourself, who are you representing? Please vote no on this health care bill and put country before party.

Respectfully,

Steve and Lesley Brown
Highlands Ranch CO

Wright, Kevin (Finance)

From: Mr. Terry Stidom [REDACTED]
Sent: Sunday, September 24, 2017 11:19 AM
To: gchcomments
Subject: Graham/Cassidy bill

Sunday, September 24, 2017

Many years ago, obtaining health coverage was difficult to get due to my having a pre-existing condition. Or, the cost to get the coverage was exuberantly high to afford. The ACA, even with it's flaws has given me the opportunity to maintain a healthy lifestyle. This bill appears to weaken the protection provided to individuals with pre-existing conditions as the ACA intended.

Question: Irrefutable as the facts show, how could you "continue" to aggressively push forward with this bill, knowing its passage could cause individuals with pre-existing conditions, alone, to possibly lose the ability to afford health coverage?


Terry Stidom, M.S.
Northeastern '13

Contact Me:

Email: [REDACTED]
Cell: [REDACTED]
Sky: [REDACTED]

Proverbs 3:27 - Withhold not good from them to whom it is due, when it is in the power of thine hand to do it. (KJV)

[REDACTED]

Get your own  email signature

Wright, Kevin (Finance)

From: Stella Thurner [REDACTED]
Sent: Sunday, September 24, 2017 11:19 AM
To: gchcomments
Subject: Protect American healthcare.

Finance Committee,

I live in Austria, one of the countries with the best social security in the world, but I spent a high school year in Atlanta, GA, and it meant the world to me. I feel just as much like an American as like an Austrian, if not even more.

Trust me, it doesn't hurt the economy in the long term, and helping your citizens will actually bolster it, and cut down on things such as poverty rate (15%USA vs 5% Austria).

If you want to boost American economy, here's how:

The point about Health Care: Yes, you could have everyone decide about how much they spend on health care, and where to get insured. The problem is: if you cut public healthcare, companies aren't going to pay their employees more so they can pay their own health care. So if you cut down on public healthcare, the people who can afford private healthcare: still can. But if you cancel healthcare for people who can't afford private healthcare, they won't be insured. They live in fear and nervousness, because if they get ill, or get cancer, they won't be able to afford medicine. Why should they not be able to get treatment, and someone who by chance got a better job should be able to get it?

Here are some hard facts:

The newest version of Trumpcare would kick 32 million people off of healthcare, devastating working families and rolling back the progress we've made in protecting so many Americans. Also, hidden in this bill—known as Graham-Cassidy—is a \$20 billion tax break for the highly-profitable medical device industry, which has \$230 billion in profits stashed offshore on which it has not paid a dime in U.S. taxes.

In 2009, the Affordable Care Act was reviewed by three different Senate committees, received dozens of hearings and 169 hours of consideration. This week's ONE hearing is an embarrassment and outrage given the life and death matters at stake.

I urge the Senate and the Senate Finance Committee to reject Graham-Cassidy and to protect the healthcare of millions of Americans. It's also time that wealthy corporations pay their fair share in taxes! When they do, we'll be able to invest in our country's future, including healthcare for working families.

Stella Thurner

[REDACTED]

[REDACTED]

Wien, Wien 1170

Wright, Kevin (Finance)

From: Michelle Synnestvedt [REDACTED]
Sent: Sunday, September 24, 2017 11:19 AM
To: gchcomments
Subject: VOTE NO for Graham Cassidy bill!

Please do not pass the Graham Cassidy bill!
My son who is 12 would be adversely affected by this because of his disabilities.
I know other single mothers who would also suffer greatly from this bill. Please protect us!
Thank you
Michell Synnestvedt

Sent from Outlook

Wright, Kevin (Finance)

From: Lara Sharp [REDACTED]
Sent: Sunday, September 24, 2017 11:19 AM
To: gchcomments
Subject: DO NOT REPEAL THE ACA!!!!

Senate Finance Committee,

I rely on the ACA, and many of my friends and family also rely on the ACA, to literally keep us alive. The ACA has been providing us with quality, affordable healthcare. Because of this, I oppose the Graham-Cassidy bill.

This bill will clearly kill people. It is biased against women, people with pre-existing conditions, and people who aren't wealthy - therefore, it is biased against MOST OF AMERICA.

I've literally never had health care before the ACA, and I'm a 47 year old, college educated professional. My jobs haven't provided me with coverage, and I was always unable to afford health care prior to the ACA.

I've not had any problems at all with the ACA, although I understand that others have had issues with pricing and coverage. I would like to see a bipartisan Congressional effort to improve the ACA, not repeal it.

The ACA is saving lives, every day.

Sincerely,
Laraby Bishop-Sharp

Philadelphia, Pennsylvania

Wright, Kevin (Finance)

From: Elizabeth Brenner [REDACTED] >
Sent: Sunday, September 24, 2017 11:18 AM
To: gchcomments
Subject: Must not support Graham-Cassidy bill

I am a clinical social worker with extensive experience as a provider for people in emotional distress. The ways that mental health care has eroded all to improve the bottom line for private health insurance companies is disgraceful and creates huge costs to society in many forms including lost work, inability to access good education and more including physical health disparities. On a personal note, I have seen the system cause excess spending and suffering in the interest of being penny wise (and pound foolish) with regard to the treatment and lack thereof for a family member with bipolar disorder. I, my family and my clients rely on quality, affordable healthcare. Because of this, I oppose the Graham-Cassidy bill. My story is being self employed, single and with a pre-existing condition of migraines, which is in itself ridiculous as a pre-existing condition. With the huge list of pre-existing conditions, the majority of citizens have the potential to be discriminated against by private health insurance companies. All helping professionals know that providing cost effective and quality physical and mental health care will be cost effective for society at large. I would like to see a bipartisan Congressional effort to improve the ACA, not repeal it. Providing comprehensive mental health care is critical to the success of any health plan.

Thank you for you time and consideration of these critical matters.

Liz Brenner
[REDACTED]

Waltham MA 02451

Wright, Kevin (Finance)

From: Beth Johnston [REDACTED]
Sent: Sunday, September 24, 2017 11:18 AM
To: gchcomments
Subject: Opposed to Graham - Cassidy

Hello,

I am deeply opposed to any bill that takes healthcare away from millions of Americans. As I type, my mother is in the hospital, paid for by Medicare. Everyone should have the kind of coverage she has. I spent many years unable to get reasonable insurance because of a preexisting condition. When Romney 's health care plan was adopted in Massachusetts, where I lived at the time, my premiums dropped by 70 percent immediately. We need more help with health care costs, not less. Please vote against this bill.

Beth Johnston
Chicago, IL

Sent via the Samsung Galaxy Note® 3, an AT&T 4G LTE smartphone

Wright, Kevin (Finance)

From: Susan Delgado [REDACTED]
Sent: Sunday, September 24, 2017 11:18 AM
To: gchcomments
Subject: Fwd: Health care

----- Forwarded message -----

From: [REDACTED]
Date: Sep 24, 2017 8:12 AM
Subject: Health care
To: <GCHcomments@finance.senate.gov>
Cc:

Through no fault of our own, my twin daughters and I have a connective tissue disorder called MARFAN SYNDROME. My girls have been on my insurance until now, but will be 26 soon and will be unable to be covered. Due to open heart surgery, pneumonia, leaks from two scoliosis surgeries, therapist appointments to deal with all of this, thyroid cancer, and a sepsis infection, college has been a hurdle, thus jobs aren't yet available. They keep plugging on and are both very intelligent. Our BIGGEST FEAR even through all of their challenges with health concerns, is not having affordable health care once they turn 26. Please do what you can to alleviate their fear. Being in debt due to health care is not an option we want to consider. Thank you for listening. Sincerely, Susan, Kamille and Allegra Delgado.

Wright, Kevin (Finance)

From: Susan Delgado [REDACTED]
Sent: Sunday, September 24, 2017 11:18 AM
To: gchcomments
Subject: Fwd: Health care

----- Forwarded message -----

From: susandelgado@gmail.com
Date: Sep 24, 2017 8:12 AM
Subject: Health care
To: <GCHcomments@finance.senate.gov>
Cc:

Through no fault of our own, my twin daughters and I have a connective tissue disorder called MARFAN SYNDROME. My girls have been on my insurance until now, but will be 26 soon and will be unable to be covered. Due to open heart surgery, pneumonia, leaks from two scoliosis surgeries, therapist appointments to deal with all of this, thyroid cancer, and a sepsis infection, college has been a hurdle, thus jobs aren't yet available. They keep plugging on and are both very intelligent. Our BIGGEST FEAR even through all of their challenges with health concerns, is not having affordable health care once they turn 26. Please do what you can to alleviate their fear. Being in debt due to health care is not an option we want to consider. Thank you for listening. Sincerely, Susan, Kamille and Allegra Delgado.

Wright, Kevin (Finance)

From: Susan Delgado [REDACTED]
Sent: Sunday, September 24, 2017 11:18 AM
To: gchcomments
Subject: Health care

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Wright, Kevin (Finance)

From: Nafari Vanaski [REDACTED]
Sent: Sunday, September 24, 2017 11:17 AM
To: gchcomments
Subject: Graham-Cassidy-Heller bill

Hi:

If Congress were truly interested in making America great again, it would take care of its greatest commodity -- its people. America isn't just going to sit in the middle of the ocean as a large land mass and make itself great by virtue of having the distinction of not sinking. Therefore, the idea that 32 million Americans could go uninsured in the next 10 years and possibly die because they couldn't afford treatment should be offensive to all of you, but for some reason, this bill is being proposed as law without the benefit of full hearings and an accounting by the writers to the American people.

By far, the worse thing about this bill is its treatment of our population but a close second is the utter demolition of the process of rule-making in this country. You can't blame the president for that. All of you know much better than him and yet, you persist, causing stress to the wide swath of Americans affected by this shadow law every other month. This is madness and you ought to be ashamed.

If it isn't true that this bill will health care for 11 million poor people, or that it targets spending on family planning programs, or that seniors stand to lose insurance due to the implementation of a combination of block grants and caps, or that it ends federal protections for pre-existing conditions, then tell us that. Definitely don't hide, though. Because if this is what you think of us, the fuel that runs America, then just at least be honest enough to acknowledge it so that we can act accordingly come next Election Day.

Do not support this sham of a bill and work together to fix healthcare in our country, please. Instead, consider working together and with health care experts and your constituents to do better.

Thank you,
Nafari Vanaski

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Sunday, September 24, 2017 11:17 AM
To: gchcomments
Subject: Oppose Graham-Cassidy-Heller

Senate Finance Committee,

I urge you to reject Graham-Cassidy-Heller in favor of the bipartisan bill the Senate HELP Committee was considering. Graham-Cassidy-Heller would cause 32 million people to lose their health coverage while destroying Medicaid and harming some of the most vulnerable members of our communities, seniors and people with disabilities.

Sarah Null
Huntsville, Alabama

Wright, Kevin (Finance)

From: Gretchen Lape [REDACTED]
Sent: Sunday, September 24, 2017 11:17 AM
To: gchcomments
Subject: Graham-Cassidy bill

My partner and I are senior citizens and we rely on affordable healthcare through Medicare. We believe that all Americans deserve reliable, affordable healthcare. Eight hundred thousand people depend on Medicaid and would be severely impacted if it were cut or discontinued. We oppose the Graham-Cassidy bill because of all its flaws: coverage caps, loop holes to coverage for pre-existing conditions which obviously include disabilities, and the increased costs of coverage. We would like to see a bipartisan Congressional effort to improve the ACA, not repeal it.

Sincerely,
Gretchen Lape
Hood River Oregon

Wright, Kevin (Finance)

From: Sherri Johnson [REDACTED]
Sent: Sunday, September 24, 2017 11:11 AM
To: gchcomments
Subject: Oppose Graham-Cassidy-Heller

Senate Finance Committee,

I am single foster/adopt parent of 6 and a full time teacher of 31 years. Several of my children have serious rare genetic health conditions, including Ehlers Danlos Syndrome, and Postural Orthostatic Tachycardia Syndrome. One of my children nearly died as a result of a drowning accident caused by these conditions. It is challenging enough to raise six kids adopted from foster care. But what would happen if I did not have my insurance from my job supplemented by medicare to meet their health needs? Quite literally they would die.

I urge you to reject Graham-Cassidy-Heller in favor of the bipartisan bill the Senate HELP Committee was considering. Graham-Cassidy-Heller would cause 32 million people to lose their health coverage while destroying Medicaid and harming some of the most vulnerable members of our communities, seniors and people with disabilities.

Sherri Johnson
Fresno, CA

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Wright, Kevin (Finance)

From: Babs Klein <[REDACTED]>
Sent: Sunday, September 24, 2017 11:16 AM
To: gchcomments
Subject: I oppose Graham-Cassidy Bill

Good Morning,

My family of 5 registered voters is 100% opposed to the Graham-Cassidy Bill.

3 of the 5 of us live with pre-existing conditions. Without our health insurance, we would not be able to afford treatment, evaluations, exams, or prescriptions. We are solidly middle class, but we are just ONE catastrophic illness away from potential bankruptcy. If we lose our coverage because essential coverages or pre-existing conditions are excluded, we will have to choose between medical care and food or mortgage payments. There are no more bootstraps for us to pull on.

The sad thing in all this is that the Grand Old Party seems determined to undermine the well-being of the middle class in order to give tax cuts to people who already don't pay a fair share of taxes.

And while we are at it, let's see Trump's tax returns.

We vote. In spite of Gerrymandering. We vote. Even though sometimes it seems we are not heard.

We vote, and we have long memories.

Please scrap this cruel, harmful, ludicrous bill.

Babette Klein
[REDACTED]

Fort Washington, PA 19034

Wright, Kevin (Finance)

From: JR Weaver [REDACTED]
Sent: Sunday, September 24, 2017 11:16 AM
To: gchcomments
Subject: Public Comment on Graham-Cassidy Bill

Dear Chairman Hatch and Ranking Member Wyden:

I am concerned about the Graham-Cassidy-Heller-Johnson proposal currently being pushed through the Senate because it has not even been read or discussed by those voting on it. It will endanger the lives and health of so many of your constituents. Please be like Senator McCain and vote your conscious, not along party lines. I vote and I will remember your votes. Put an end once and for all to the need of our president and politicians to strip us of good health care. God forbid that any of you would ever have to use or be denied by this proposed health care! Thank you for representing us and not big money!

JR Weaver

18944
[REDACTED]

Wright, Kevin (Finance)

From: Peter Wascher [REDACTED]
Sent: Sunday, September 24, 2017 11:16 AM
To: gchcomments
Subject: graham-cassidy

hundreds will be watching your monday hearing on a group page on facebook with particular interest in who spews truth and who obfuscates. healthcare is more important than politics. we want integrity in our representatives.

pete wascher
palm springs, ca

Wright, Kevin (Finance)

From: Heather Schuler [REDACTED]
Sent: Sunday, September 24, 2017 11:16 AM
To: gchcomments
Subject: Oppose Graham-Cassidy-Heller

Senate Finance Committee,

I urge you to reject Graham-Cassidy-Heller in favor of the bipartisan bill the Senate HELP Committee was considering. Graham-Cassidy-Heller would cause 32 million people to lose their health coverage while destroying Medicaid and harming some of the most vulnerable members of our communities, seniors and people with disabilities.

Heather Schuler
Chambersburg, PA

Wright, Kevin (Finance)

From: Hydro [REDACTED]
Sent: Sunday, September 24, 2017 11:15 AM
To: gchcomments
Subject: Graham-Cassidy hearing, Monday, Sept. 25

Hello,

My family rely and I rely on quality, affordable healthcare. Because of this, I oppose the Graham-Cassidy bill. I would like to see a bipartisan Congressional effort to improve the ACA, not repeal it.

Sincerely,

Heidi Cusworth
Santa Rosa CA 95405

Wright, Kevin (Finance)

From: Kate Carr [REDACTED]
Sent: Sunday, September 24, 2017 11:08 AM
To: gchcomments
Subject: Graham Cassidy Healthcare Bill

As a mother of three and teacher, I am writing you in support of the Affordable Care Act and in opposition to the Graham Cassidy proposal or any other measures to weaken the protections provided by ACA. The Graham Cassidy proposal cuts coverage and raises premiums for millions and provides no guarantee of preexisting condition coverages. I have many patients that would be affected by these changes, with potential disastrous consequences.

As a Texan, I am also alarmed by the estimated economic impacts on my state and its hospitals. Texas has a large rural area with already very limited hospital options for most of these areas. These hospitals will suffer potentially catastrophic losses, with closure likely, which will further limit the options for rural patients. Rural hospitals are often major employers in the areas they are located; their closure would increase already high unemployment rates in rural Texas.

I implore you to do everything possible to continue bipartisan efforts to improve and strengthen ACA and strongly urge you to oppose Graham Cassidy and any other efforts to weaken/repeal ACA.

Kate Carr
[REDACTED]

Austin TX 78757

Wright, Kevin (Finance)

From: GUY B POTUCEK [REDACTED]
Sent: Sunday, September 24, 2017 11:14 AM
To: gchcomments
Subject: Graham Cassidy

I have worked in the Emergency Medical System for many years. I know first hand the import role of Medicaid in our health system. It enables people to obtain treatment prior to expensive emergency care becomes necessary. It enables families to cover the care of elderly parents in nursing homes. Nursing homes provide professional care and allow people to stay in the workforce instead of staying home to care for their parents. Medicaid coverage is good for our economy and an investment worth making.

Please protect Medicaid across the country. Block grants harm our national economy.

Respectfully,
Guy Potucek
Ashburn, VA 20147

Wright, Kevin (Finance)

From: The Oboista [REDACTED]
Sent: Sunday, September 24, 2017 11:14 AM
To: gchcomments
Subject: Vote no: Graham-Cassidy would be a disaster!

I rely on quality, affordable healthcare and because of this I adamantly oppose the Graham-Cassidy bill. As a cancer survivor, I am very concerned about pre-existing conditions and affordability. I would like to see a BIPARTISON Congressional effort to IMPROVE the ACA—NOT repeal it! Texans, especially, need the ACA and we shouldn't be at mercy of the Texas governor for our healthcare!

Please VOTE NO on the Graham-Cassidy bill.

Sincerely,
Clare Marks
Austin, Texas, 78753

Wright, Kevin (Finance)

From: CeeFare <[REDACTED]>
Sent: Sunday, September 24, 2017 11:14 AM
To: gchcomments

Dear elected officials,

We (the people) are the majority in this country. Yet, ourselves, our children, our families are being greatly jeopardized by the actions of a few- our Senate. Our Senate. The very people we elected to serve us are placing us at risk.

Sadly, I have to speak up again and again or my family will suffer. I should not have to. You should respect that you were elected to serve us not the 1%ers but you don't. The Koch brothers have poured 400 million into defeating ACA. Why? Because they want more money for themselves. It is simply greed.

Please know that I see the "inhumanity of taking away healthcare from pregnant women, children, the vulnerable and those with pre-existing conditions". Why don't you?

I am disappointed in Bill Cassidy and Lindsey Graham. How could they do this?
Thank you for standing strong for the people Mark Warner and Tim Kaine. Virginia is so proud of you.

I vote every year. I will organize and resist this Lindsey-Cassidy HealthCare abomination.

Shame on anyone that votes for this. It is a miscarriage of justice.

Special thank you to John McCain and stay strong!

Sincerely,

Charlene SF Murphy

Wright, Kevin (Finance)

From: Jan Swan [REDACTED]
Sent: Sunday, September 24, 2017 11:13 AM
To: gchcomments
Subject: Keep the ACA

I oppose the Graham-Cassidy bill. I would like to see a bipartisan Congressional effort to improve the ACA, not repeal it. I rely on quality, affordable healthcare. I am self-employed and need the subsidy to afford monthly insurance premiums, which are extremely high.

Thank you.

Jan Swan
Albuquerque, NM
[REDACTED]

Wright, Kevin (Finance)

From: Hilda Weisburg [REDACTED]
Sent: Sunday, September 24, 2017 11:12 AM
To: gchcomments
Subject: Repeal/ Replace

DON'T pass the "Graham-Cassidy" healthcare repeal bill." Americans deserve adequate healthcare. Why must we risk bankruptcy when we or someone in our family becomes seriously ill? It doesn't happen in any other of the industrial countries. Is this how Republicans make America great again?

Hilda Weisburg

Wright, Kevin (Finance)

From: Rita Traxler <[REDACTED]>
Sent: Sunday, September 24, 2017 11:12 AM
To: gchcomments
Subject: Graham Cassidy bill

Dear finance committee,

I believe this Graham Cassidy bill will hurt our economy, and is clearly being done as a partisan push to appease donors. Healthcare is 1/6 of our economy- when the bill implodes our system, what then? Think of the jobs and livelihoods that can be lost.

There is a push to bring back a few thousand jobs back in dead industries, but what about the thriving industry that supports a large portion of our economy?

We do not need another Great Recession- this bill must not be approved!

Thank you,
Rita Traxler
Decatur, GA

Wright, Kevin (Finance)

From: Laurie Beacham [REDACTED]
Sent: Sunday, September 24, 2017 11:12 AM
To: gchcomments
Subject: Healthcare

Please do all in your power to block this latest horrendous "healthcare" bill. This cannot be who we are as a nation - ideology over the basic welfare of our people. We all know who this bill is for, and it's not the American people. Making donors happy with a temporary "win" will not pay off in the long run. And Americans ultimately will not support something at the ballot box that has caused them or their loved ones immense suffering. Please do the right thing.

Sent from my iPhone

Wright, Kevin (Finance)

From: Alex Zucker [REDACTED]
Sent: Sunday, September 24, 2017 11:12 AM
To: gchcomments
Subject: Oppose Graham-Cassidy-Heller

Dear Senate Finance Committee:

I urge you to reject Graham-Cassidy-Heller in favor of the bipartisan bill the Senate HELP Committee was considering. Graham-Cassidy-Heller would cause 32 million people to lose their health coverage while destroying Medicaid and harming the most vulnerable members of our communities, women, seniors, and people with disabilities.

Alex Zucker
Brooklyn, NY

Sent from my tablet

Wright, Kevin (Finance)

From: Eliza Gmail [REDACTED]
Sent: Sunday, September 24, 2017 11:12 AM
To: gchcomments
Subject: Graham-Cassidy-Heller is wrong for America

Senate Finance Committee,

There is a consensus from the healthcare industry on what is needed: stability in the marketplace. That is what the bipartisan bill the Senate HELP Committee was considering would address. Graham-Cassidy-Heller would throw a grenade into 1/6 of the economy. John McCain's call for regular order is correct. Hearings, bipartisan amendments, and the consideration of a full CBO score must be prerequisites for any bill of this magnitude.

Eliza Sweet
New Fairfield, CT

Sent from my Turing Machine.

Wright, Kevin (Finance)

From: Anne Binder [REDACTED]
Sent: Sunday, September 24, 2017 11:10 AM
To: gchcomments
Subject: Graham/Cassidy Health Care Bill

Dear Senators,

Please reconsider the the many negative details about this bill. I know I'm just another person who is begging you to drop this bill and I feel as if my comments won't be taken seriously and this effort will be a waste of my time, HOWEVER, I must make my voice known to you.

I simply do not understand why this Republican-controlled administration is dead set against providing affordable medical care to its citizens.

Yes, medical care is expensive, but how obvious it is to not only me, but to ever so many other Americans that the only reason Republicans continue to repeal the ACA is because it's a part of Obama's legacy.

This administration shows no compassion or the slightest inkling of interest in helping Americans live a quality life-style and face the challenges pre-existing conditions impose upon ones' finances.

You have your luxury medical plan at the expense of your constituents.

Just try living without your medical benefits for a year or two or longer. Insurance shouldn't be only about unexpected medical needs.

Shame on you for thinking it is.

--

Anne Binder
[REDACTED]
South Bend, IN 46616
[REDACTED]

Wright, Kevin (Finance)

From: Ginger Lerner Wren [REDACTED]
Sent: Sunday, September 24, 2017 11:10 AM
To: gchcomments
Subject: Fwd: Comments - to Reject Graham-Cassidy Healthcare Bill

From: Ginger Lerner Wren <judgeglw@aol.com>
Date: September 24, 2017 at 10:51:33 AM
Subject: Comments - to Reject Graham-Cassidy Healthcare Bill

Dear Members of the Senate Finance
Committee:

Please be advised that my name is Judge Ginger Lerner-Wren I am a County Court Criminal Judge, State of Florida. In 1997, I pioneered the first Mental Health Court in the United States. Which was the model for The American Law Enforcement Mental Health Project passed and signed into law in 2000. Also, I am a former Commissioner of The President's New Freedom Commission on Mental Health, appointed by President, George W. Bush Jr. in 2002.

The MH Court is a therapeutic problem-Solving Court and has diverted more than 20,000 people in Mental Health Court from jail on low-level crimes and response to overrepresentation to people with mental illness in the criminal justice system; with a wide range of mental health, substance use disorders.

The majority of people in the Court receive Medicaid and therefore are able to access mental health Care.

The connection of public health and public safety is inextricably connected and linked to the capacity of Courts to break costly arrest cycles. This issue is particularly acute in rural areas and all states battling the current Opioid Crisis and Suicide epidemic.

All U. S. Treatment Courts (i.e. Drug courts, mental health courts, Veterans Courts [as an est. 7 million Veterans do not receive their health care from the V.A.]) rely on Medicaid to access affordable primary and behavioral healthcare.

The need to reject this legislation and preserve Medicaid is critical and cannot be over-stated!

The collateral costs in terms of crime, recidivism, worsening medical conditions, and spiraling economic costs of incarceration; in addition to the loss of workforce, human suffering and public safety implications must be understood in terms of negative impact on communities and our nation.

I urge all members to reject the Graham - Cassidy Bill and work with all national health care providers and stake holders to strengthen the access to affordable integrated healthcare in the interest of the administration of justice, public safety and public health for all Americans.

Respectfully Submitted,
Judge Ginger Lerner-Wren
[REDACTED]

Sent from my iPhone



Working Together for an Affordable Future

Statement of The National Coalition on Health Care

Submitted for the Record

U.S. Senate Committee on Finance

The Graham-Cassidy-Heller-Johnson Proposal

September 25, 2017

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(GPhA)

Susan Turney
CEO
Marshfield Clinic Health System

On behalf of the National Coalition on Health Care (NCHC), the nation's largest, most broadly representative nonpartisan alliance of organizations—including nearly 90 of America's largest and leading associations of health care providers, businesses and unions, consumer and patient advocacy groups, pension and health funds, religious denominations, and health plans, thank you for the opportunity to submit a statement for the record on the Graham- Cassidy-Heller-Johnson proposal.

The Coalition is greatly concerned by the lack of bipartisan solutions to address the growing costs of health care in our country. Regrettably, this proposal overall does not make health care more affordable—it merely shifts the federal cost burden onto states and their taxpayers: \$215 billion over ten years and more than \$4 trillion over twenty years.¹ Our primary concerns are outlined below, as well as policy options we support:

1. States need a reliable federal partnership in order to care for a growing population of high-cost, high-need beneficiaries on Original Medicaid.

Consumers and beneficiaries rely on Medicaid for essential health services and the management of chronic disease. This proposal's per-capita caps would impose \$164 billion cuts to “original” Medicaid *across all fifty states* – reducing the funding available to support state innovations that keep seniors in their homes and coordinate care for dual eligible beneficiaries. In a recent statement, state Medicaid directors characterized this legislation as the largest financial shift to states in history while indicating that the vast majority of states would be unable to implement it in a timely manner.² Federal Medicaid policy should support constructive state innovation in the efficient delivery and coordination of care and benefits, not create additional burdens for the States. Unfortunately, cuts of this magnitude will decrease access to care for patients and increase costs to state taxpayers.

2. Consumers need competitive private insurance markets with stable premiums and out of pocket costs.

The Graham-Cassidy-Heller-Johnson proposal is likely to generate a premium spike in the non-group insurance market starting in 2018. Previous CBO analyses of the Bipartisan Care Reconciliation Act estimated a 20% premium increase “mainly because the penalty for not having insurance would be eliminated.”³

¹ Carpenter, E., & C. S. (2017, September 20). Graham-Cassidy-Heller-Johnson Bill Would Reduce Federal Funding to States by \$215 Billion. Retrieved September 21, 2017, from <http://avalere.com/expertise/managed-care/insights/graham-cassidy-heller-johnson-bill-would-reduce-medicaid-funds-to-states-by>

² National Association of Medicaid Directors (2017, September 21). NAMD Statement on Graham-Cassidy. Retrieved September 21, 2017, from http://medicaiddirectors.org/wp-content/uploads/2017/09/NAMD-Statement-on-Graham-Cassidy9_21_17.pdf

³ Congressional Budget Office (2017, July 20). H.R. 1628, the Better Care Reconciliation Act of 2017: An Amendment in the Nature of a Substitute. Retrieved September 21, 2017, from <https://www.cbo.gov/system/files/115th-congress-2017-2018/costestimate/52941-hr1628bcra.pdf>

Given the fact that GCHJ includes a similar elimination of that penalty—and worse, provides no assurance of tax credits to keep nongroup coverage affordable past 2019—this premium spike is likely to be even greater.

When combined with immediate 2018 coverage losses in Medicaid, this instability in the non-group market would have serious system wide consequences. Tens of millions more Americans would go without coverage and fewer Americans would receive the primary care and preventive services needed to keep chronic disease at bay. Ultimately, dramatic increases in uncompensated care are likely in emergency rooms, physician practices, and hospitals. Taxpayers, the 170 million Americans with job-based insurance, and their employers will be forced to cover those costs in the form of higher premiums and higher costs at taxpayer-funded safety-net institutions.

As an alternative, Congress should build on the efforts by Senators Alexander and Murray in the HELP Committee. It should immediately provide certainty regarding the long-term funding of Cost-Sharing Reduction payments and establish continual funding for a premium stabilization program that shields individual insurance markets from the volatility of high-cost claims. A previous transitional reinsurance program yielded a 10 to 14 percent drop in premiums.⁴ Moving forward, an ongoing, fully-funded, premium stabilization program would incentivize additional plans to enter the market. This will offer new choices to consumers and provide the robust competition that is needed to restrain premium hikes and out of pocket costs for consumers while curbing subsidy costs for taxpayers. A recent analysis shows that approximately 80 percent of federal dollars spent on a premium stabilization program would be offset by lower premiums and, in turn, lower government expenditures on premium tax credits.⁵

3. Bipartisan legislation needs to be passed to meet this month's deadlines.

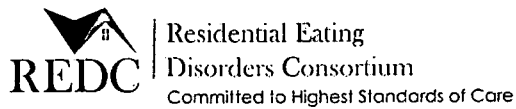
On September 30th, the Children's Health Insurance Program (CHIP), Physician loan repayment programs, Teaching Health Centers, and Community Health Centers will lose their funding—jeopardizing health coverage for children and undermining the providers on the front line in the fight against chronic disease.

CHIP provides essential health coverage to 9 million children across the United States. Coverage under CHIP helps the next generation of children access the preventative, primary, and behavioral care needed to curtail costs due to asthma, obesity, mental illness, and other chronic conditions later in life. If federal funding lapses, it will have immediate impact, and states will be left with no choice but to drop coverage for millions of children. The KIDS Act of 2017 (S. 1827) would provide five years of stability for this important bipartisan program and the children who depend on it. NCHC supports immediate passage of this important legislation.

⁴ Federal Register, GPO. Federal Register, GPO. <http://www.gpo.gov/fdsys/pkg/FR-2014-03-11/pdf/2014-05052.pdf>. Published March 11, 2014. Accessed August 28, 2017.

⁵ Geisa, K., & Kaczmarek, P. (n.d.). Analysis: Impact of Market-Stabilization Proposals. Retrieved September 25, 2017, from http://health.oliverwyman.com/transform-care/2017/08/analysis_impact_of.html

Investment in primary care is an affordable and sustainable strategy to better manage the growing costs caused by the epidemic of chronic disease. But for primary care to be strong and effective, the United States must ensure access in underserved communities and maintain a primary care workforce that can serve high-need patients with complex conditions and comorbidities. For these reasons, preserving existing federal support for the Federally Qualified Health Centers (FQHC), National Health Service Corps, and Teaching Health Center Graduate Medical Education programs is vital. Together, these workforce programs are a lifeline for communities that could otherwise face dire primary care provider challenges. Yet 100 percent of the funding for these programs will expire on September 30th. Immediate action is required to keep these primary care professionals training and practicing in their communities.



September 25, 2017

Chairman Orrin Hatch
Senate Finance Committee
United States Senate
SD-219 Dirksen Senate Office Building
Washington, DC 20510

Ranking Member Ron Wyden
Senate Finance Committee
United States Senate
SD-221 Dirksen Senate Office Building
Washington, DC 20510

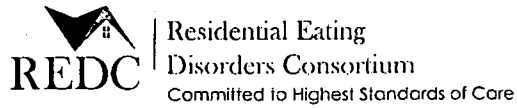
Dear Chairman Hatch and Ranking Member Wyden:

On behalf of the nonpartisan, trade association for eating disorder treatment centers the Residential Eating Disorders Consortium (REDC), I am writing to express our opposition to the Cassidy-Graham-Heller-Johnson-Blunt Amendment to H.R. 1628, the "American Health Care Act of 2017." The REDC represents eating disorders treatment centers in 28 states, including Alabama, Arizona, California, Colorado, Connecticut, Florida, Georgia, Illinois, Maryland, Massachusetts, Minnesota, Missouri, Nevada, New Hampshire, New Jersey, New York, North Carolina, Ohio, Oklahoma, Oregon, Pennsylvania, South Carolina, Tennessee, Texas, Utah, Virginia, Washington, and Wisconsin. We urge the Senate to reject any measure that would jeopardize the treatment coverage for people affected by mental health and substance use disorders, including eating disorders. Instead, we encourage the Senate to continue to work in the short term on bipartisan reforms to the ACA – including in the Senate Finance Committee—stabilizing the insurance marketplace, funding cost-sharing reductions, providing temporary reinsurance programs, and funding outreach and enrollment efforts to ensure the risk is spread in markets.

Being in the business of treating people affected by the deadliest mental illness of eating disorders, we are concerned that the current proposal will negatively impact our businesses by decreasing access to coverage for mental health and substance use disorder. We are particularly concerned with provisions that permit states to waive the patient protection guardrails including Essential Health Benefits (EHBs) for mental health and substance use disorder (MH/SUD) and annual and lifetime limit protections. As we learned in the CBO scoring of Better Care Reconciliation Act (BCRA) proposal on June 26, 2017, which similarly allowed states to waive EHBs, CBO projected that the most likely waived EHB would be for rehabilitative and mental health and substance use disorder treatment, and "expect insurance covering services to become more expensive—in some cases, extremely expensive." Waivers of EHBs and annual/lifetime limits would create a high rate of instability in our health care system for both our clients in the marketplace and large group plans, risking access to coverage for treatment to their mental health and substance use disorder conditions.

- **EHB of MH/SUD** - Overall, we are concerned that permitting states to waive MH/SUD benefits will create great uncertainty for our businesses and lead to less coverage for people affected by eating disorders. Before the ACA, insurers would often not cover eating disorders treatment, labeling it in the category of weight loss and wellness programs. The current protections permit patients to receive treatment and allow centers to expand, given the certainty that insurance now covers eating disorder treatment. Consequentially, we request that you continue to ensure all people

[REDACTED]
New York, NY 10018
[REDACTED]



with mental health and substance use disorder including eating disorders can receive quality, continuous, and affordable treatment.

- **Annual/Lifetime Limits** - The proposal would permit states to waive annual and lifetime limit protections, allowing insurance plans to reinstate caps on coverage for mental health and substance use disorder. Most eating disorders patients are first identified under the age of 24 years old. In the past, we saw that commencing medically-complex treatment at such a young age led to these youths hitting their annual and lifetime caps at an early age. Consequentially once these caps were hit, insurance coverage would end and prevent these patients from continuing a steady course of treatment, leading to relapse and death. As a business treating a highly complex illness, this would directly affect our ability to successfully treat patients to completion and severely interrupt our business model and stability of our companies. Given this, we request that you continue the no annual and lifetime limits protections.

As a solution, we urge you to consider Senator Cassidy (R-LA) and Senator Collins (R-ME)'s approach in their Patient Freedom Act of 2017 (S. 191) Section 101(b)(1)(3), maintaining the protections for mental health and substance use disorder benefits during this reform effort.


However, if protection for this vulnerable community cannot be met, we urge the Senate to take short-term measures to stabilize the health insurance market by continuing to fund cost sharing reduction payments. Over the longer term, we urge Congress to work in a bipartisan, bicameral manner to increase the number of Americans with access to quality, affordable health insurance, and we extend our commitment to work with you to achieve this goal.

Sincerely,

Dr. Jillian Lampert
President
Residential Eating Disorders Consortium

[REDACTED]
New York, NY 10018
[REDACTED]

Graham-Cassidy Bill Hearing
September 25, 2017
Jed Hartman

 CA 94043

To Whom It May Concern:

The Graham-Cassidy bill has had woefully insufficient deliberation in the Senate. CBO scores are an important part of major legislation, as is debate and discussion. Rushing to get a bill this important through is shameful. Please return to regular order.

Thank you,

Jed Hartman



California Pan-Ethnic Health Network

September 25, 2017

The Honorable Orrin G. Hatch
Chairman
Committee on Finance
United States Senate
219 Dirksen Senate Office Building
Washington, D.C. 20510
Via email: GCHcomments@finance.senate.gov

The Honorable Ron Wyden
Ranking Member
Committee on Finance
United States Senate
219 Dirksen Senate Office Building
Washington, D.C. 20510
Via email: GCHcomments@finance.senate.gov

Dear Chairman Hatch and Ranking Member Wyden:

The California Pan-Ethnic Health Network (CPEHN) writes to voice our extreme opposition to the Graham-Cassidy-Heller-Johnson proposal. CPEHN is a statewide multicultural health advocacy organization that seeks to improve access to health care and eliminate health disparities by advocating for public policies and sufficient resources to address the health needs of communities of color. We are very discouraged that instead of continuing down a bipartisan path and working on issues to improve the strength and stability of the Affordable Care Act's (ACA) marketplaces, the sponsors of this legislation have put forward a proposal that will:

- Eliminate the financial assistance that helps low- and moderate-income families purchase health care coverage;
- End expanded Medicaid coverage that helps millions of low-income adults;
- Gut Medicaid through deep, permanent cuts that would grow over time and threaten care for millions of low-income seniors, children, and people living with disabilities and shift massive costs and risks to states;
- Jeopardize access to life-saving and effective treatments for addiction and weaken states' efforts to address the current crisis of drug overdose deaths
- Undermine essential protections for people with pre-existing conditions;
- Resurrect - *and worsen* - the devastating cuts in coverage and benefits that the American public and the majority of Congress have already rejected.

The Graham-Cassidy-Heller-Johnson proposal threatens the health and financial security of millions of Americans including older adults, low-and moderate-income families, people living with disabilities, veterans and people with preexisting

conditions. It does nothing to improve affordability or availability of coverage for consumers and will likely result in at least **6.7 million Californians** losing coverage by 2027 and will undermine the financial stability of our health care system and place additional fiscal strains on our state budget.¹ Below we've laid out in more detail our concerns with this proposal and the devastating impact it will have on consumers.

Eliminates programs that serve as a lifeline for low- and moderate-income families.

This proposal takes away secure coverage from millions, and replaces it only with the possibility of inadequate and temporary coverage. It ends the ACA's successful Medicaid expansion, which has extended coverage to nearly 12 million newly eligible low-income adults **including 4 million Californians**. It also eliminates the ACA tax credits that 10 million low- and moderate-income people rely on including **1.3 million Californians** to afford coverage in the individual market. Although it replaces this funding with a block grant to states, the proposal offers no guarantee that states will provide an alternative affordable coverage option to former enrollees - and indeed the block grant is inadequate to pay for comparable benefits. From 2020 through 2026, block grant funding would be at least 7% (\$95 billion) below projected spending under current law. Regardless, the block grant ends in 2027, leaving states and former enrollees with no help whatsoever. We do not believe it is likely that Congress would reauthorize additional funds for these programs at a later date, because the funds would no longer be in the baseline of the federal budget. Congress would therefore have to identify and reauthorize a new funding stream – something that would be extremely difficult, if not impossible.

Threatens care for low-income seniors, children, consumers with substance use disorders and people living with disabilities.

This proposal also threatens the care of millions of low-income seniors, children and people living with disabilities who relied on the Medicaid program even before enactment of the ACA. By capping and slashing funding for the traditional Medicaid program by 12% (\$1,079 billion) between 2020 and 2036, the per capita cap will force California to cut payments to health care providers and health plans, eliminate optional services, and restrict eligibility for enrollment - all of which could restrict access to important health care services for Medicaid enrollees.

No eligibility category would be immune to the impacts of these cuts. Since children make up almost one-half of the Medicaid beneficiaries, they cannot possibly be protected if cuts of this magnitude are enacted. **Under this scenario, it is estimated that 1.3 million children, plus 80,000 seniors, plus 80,000 individuals with disabilities could lose coverage.**² Cuts to Medicaid would also leave consumers with substance use disorders without access to the most effective treatments for addiction and to life-saving overdose medicine. And seniors and people living with disabilities would also face painful cuts, since Medicaid is the primary payer for long-term services and supports. Community Based Services - the services that keep people with cognitive and physical impairments home and in their communities - are "optional" in Medicaid. The fiscal pressure created by per capita caps will likely lead states to cut back on these services, forcing seniors and people living with disabilities out of their homes and into institutions for their care. And the burden

¹ Lucia, Laurel; Perry, Ian; and Jacobs, Ken. "The GOP's last-ditch effort to repeal the Affordable Care Act is the worst one yet for California," UC Berkeley Labor Center, September 18, 2017. <http://laborcenter.berkeley.edu/the-gops-last-ditch-effort-to-repeal-the-affordable-care-act-is-the-worst-one-yet-for-california/>

² Lucia, Laurel; Perry, Ian; and Jacobs, Ken. "The GOP's last-ditch effort to repeal the Affordable Care Act is the worst one yet for California," UC Berkeley Labor Center, September 18, 2017. <http://laborcenter.berkeley.edu/the-gops-last-ditch-effort-to-repeal-the-affordable-care-act-is-the-worst-one-yet-for-california/>

will likely hit communities of color especially hard, where Medicaid enrollment is especially high.

Pushes massive new costs onto states.

All states, including California would take on new risks and costs because this proposal converts the overall Medicaid program into a per capita cap. Under this proposal, the federal government would cap its payments to states for most enrollees, and those caps would grow more slowly than actual Medicaid expenditures, leaving California with insufficient funding to meet its current obligations. Under this scenario, states including California would be fully exposed to any unexpected health care cost increases, such as from a natural disaster, an aging population or medical innovations. The per capita cap alone would reduce federal Medicaid spending by 12% (\$1,079 billion) by 2036.

On top of those cost shifts, the 31 states that expanded Medicaid under the Affordable Care Act will be at risk for far deeper cuts. This proposal ends all federal matching funds for the Medicaid expansion in 2020. Some of the funds that the federal government would have spent on Medicaid expansion get rolled into the block grant, but the block grant doesn't make up for losses because the block grant is inadequate overall, the formula favors non-expansion states (it redistributes funding from expansion to non-expansion states), and it ends entirely in 2026, leaving states with no funding to replace the lost expansion funds. Recent estimates from the California Department of Health Care Services find the Cassidy-Graham block grant proposal will result in nearly **\$4.4 billion in additional costs to California in 2020, growing to \$22.5 billion in 2026 for the state to maintain current coverage levels.**³ **Since the bill does not continue the block grants in 2027, the impact that year alone would grow to \$53.1 billion.** From a cumulative perspective, the impact to California between 2020 and 2026 would be \$85.7 billion. From 2020 through 2027, the impact would total \$138.8 billion in federal funding cuts.

Because federal dollars for Medicaid account for about 20% of state budgets, FitchRatings "believes substantial Medicaid cuts would require states to make material budget adjustments over the next decade and beyond."⁴ And by pulling coverage from so many, this proposal would drive up uncompensated care costs on local communities, state budgets, safety net providers, and hospitals.

Increases premiums and out-of-pocket costs and destabilizes the individual market.

By repealing the individual mandate and eliminating advanced premium tax credits and cost sharing reductions, this proposal would drive up premiums and cause insurers to exit the ACA's marketplaces. As we know from previous CBO projections, repealing the individual mandate alone would increase the number of uninsured individuals by 15 million and cause premiums to increase by 20 percent. Furthermore, by replacing the financing of the ACA's financial assistance with a block grant without any guarantee that states would direct their temporary block grant funds toward financial assistance, this proposal puts the 1.3 million Californians who currently rely on financial assistance at risk for sharply higher out-of-pocket costs and coverage loss.

Beyond the impact of this proposal on individuals, insurers currently selling in the California

³ "Summary and Preliminary Fiscal Analysis of the Combined Medicaid and Health Benefit Exchange Provisions in the Graham-Cassidy-Heller-Johnson amendment," Department of Health Care Services, September 21, 2017. <http://cheac.org/wp-content/uploads/2017/09/Graham-Cassidy-Impact-Memo-DHCS-092217.pdf>

⁴ "Fitch: Latest ACA Bill Includes Medicaid Repeal and Replace Provisions for States", <https://www.fitchratings.com/site/pr/1029238>.

marketplace would face extreme uncertainty. Because this proposal allows states to change the market reform rules under the ACA and because there are no requirements or standards on how states must use the block granted money, insurers would likely face completely unpredictable risk pools. To make up for this uncertainty, insurers would likely impose large premium increases to protect themselves from unpredictable claims costs or choose to exit the marketplace completely. This means that consumers who purchase coverage on the individual market would likely have fewer coverage options, much higher premiums and no guarantee of financial assistance to shield them from the increasing out-of-pocket costs.

Eliminates critical consumer protections.

This proposal allows states to eliminate one of the most popular and important consumer protections under the ACA - the prohibition on charging higher premiums based on a person's health status or a preexisting condition. This means that in states that choose to eliminate this requirement, insurers could charge individuals with even relatively mild pre-existing conditions thousands of dollars above standard rates to obtain the same coverage as someone without a preexisting condition. Additionally, this proposal allows states to waive the requirement that insurers cover essential health benefits including mental health services, substance abuse treatments and maternity care. This could lead to discrimination against segments of the population (e.g., older adults, LGBT community) or consumers with specific chronic conditions (e.g. mental health or substance use disorders). For example, this could return us to a time when insurers only covered short-term, minimal treatment for mental health or substance use disorders, if they covered it at all. Before the ACA, almost half of plans in the individual market excluded addiction treatment.

Lacks transparency and opportunity for meaningful input.

We believe that everyone should have a say in the decisions that affect their health. With only one hearing scheduled days before a possible vote, and without a full CBO score to properly evaluate the budgetary and coverage loss impacts, it is impossible to have an open and deliberative process that would allow for a true evaluation of and meaningful input on the policies in this proposal that would affect millions of people and one sixth of the US economy. We encourage a return to "regular order," as requested by many members of the Senate and supported by the American public, which would require the opportunity for stakeholders, including industry experts, providers, consumers and state policymakers to weigh in.

Thank you for the opportunity to provide comments on the Graham-Cassidy amendment. Please direct any questions about our comments to me at [REDACTED]

Sincerely,

Caroline B. Sanders, MPP



Director Policy Analysis, CPEHN



FOR IMMEDIATE RELEASE

September 25, 2017

Contacts:

Michael Mershon, **Sojourners**, [REDACTED]
Chris Ford, **Bread for the World**, [REDACTED]
Sarah Kropp Brown, **National Association of Evangelicals**, [REDACTED]

Hearings to examine the Graham-Cassidy-Heller-Johnson proposal

Statement from the Circle of Protection Christian Leaders Speak Out on Cassidy-Graham Health Care Bill

Washington, D.C., September 25, 2017 – Christian leaders from across the theological and political spectrum today expressed deep concerns on the Cassidy-Graham health care bill. The legislation is scheduled to be considered in the United States Senate this week. The leaders belong to the Circle of Protection, a broad coalition of leaders from all the families of U.S. Christianity who have come together around the biblical mandate to protect poor and vulnerable people.

In June, the Circle released a statement of principles that said, in part:

We favor sensible cost controls that do not deny needed care to low-income Americans. And we support measures that aim to reduce health care costs. However, these deep cuts in Medicaid would put at risk the well-being of millions of our fellow Americans—especially the weakest, the oldest, and children most at risk. We ask our leaders to consider options that do not ask our poorest neighbors to bear most of the weight of budget and health care cuts.

Cassidy-Graham contains billions of dollars in cuts to Medicaid. In addition, Christian leaders are concerned that the timing of the bill's introduction and upcoming vote has not allowed the Congressional Budget Office to analyze its full impact – including the number of people who will lose coverage, the impact on health insurance premiums, and other vital information.

As Christian leaders in the Circle of Protection, our concern is always how legislation impacts the poor and most vulnerable, and many of our organizations have strongly encouraged our constituencies to contact their Senators on this bill on behalf of the people Christ has asked us to protect.

Quotes from key Circle of Protection leaders follow:

Jim Wallis, President and Founder, Sojourners: “Jesus tells us that how we treat the most vulnerable in society, including the poor and the sick, is how we treat him. How we treat Christ himself. There are different ways for a nation to organize and manage its health care system. But the moral test and the biblical test of any system is how it treats the poorest and most vulnerable---how a health care system treats those who are sick or most vulnerable in their health. The Graham-Cassidy bill fails that moral test. By slashing funding for the Medicaid program and instituting a so-called “per capita cap” on Medicaid spending, this deeply flawed legislation would result in millions of poor people losing their health care. Children, the elderly, those with disabilities – all would be harmed. These cuts will kill. The Senate should reject Graham-Cassidy and work toward sensible, bipartisan solutions for our nation’s health care system. And people of faith should quickly contact their own senators and express their strong opposition to the bill.”

David Beckmann, President, Bread for the World: “Cassidy-Graham is just as bad as the other health care bills that have been rejected. It would end the Medicaid expansion and take health care coverage away from tens of millions of people. Of course, those Americans who have the greatest need for health care coverage – seniors, people with disabilities, and families with children – would be hit hardest by this legislation. People without health insurance must often choose between paying for medicine and the medical care they need, and



putting food on the table. Senators should work together on a bipartisan bill that does not take away health insurance from tens of millions of the most vulnerable Americans.”

Leith Anderson, President, National Association of Evangelicals: “Despite its impressive achievements, our health care system often fails to deliver affordable, life-saving help to many of our citizens. Reforms are needed, but they should be carefully studied and not rushed through Congress without expert analysis and thorough debate on the inevitable trade-offs inherent in any reform. Above all, any policy and funding changes should be evaluated by how they treat the most vulnerable among us.”

Rev. Noel Castellanos, President, Christian Community Development Association: “As the President of CCDA, representing over 1,000 organizations in poor communities across the nation, I must denounce congress' desperate attempt to repeal Obama Care for the sake of our neighbors. The Graham-Cassidy Plan is the ultimate example of putting political promises over peoples. It amounts to robbery from the most vulnerable in desperate need of health coverage. Kudos to Senator McCain for rejecting this cold-hearted direction and calling for bi-partisan improvement to our current system so that every American can have adequate health care.”

U.S. Conference of Catholic Bishops: “Decisions about the health of our citizens—a concern fundamental to each of us—should not be made in haste simply because an artificial deadline looms. The far-reaching implications of Congress' actions are too significant for that kind of governance. Instead, the common good should call you to come together in a bi-partisan way to pass thoughtful legislation that addresses the life, conscience, immigrant access, market stability and affordability problems that now exist. Your constituents, especially those with no voice of their own in this process, deserve no less.”

Rev. Dr. Leslie Copeland-Tune, Director, Ecumenical Poverty Initiative: “It is dangerous, irresponsible and immoral for the Senate to take up another reiteration of a health care bill that will jeopardize the lives of millions of people. This latest version seems to go further down a destructive path by block granting the Affordable Care Act, leaving it more vulnerable to budget cuts, and putting a per capita cap on Medicaid, which would result in millions of the most vulnerable losing coverage. The insistence to do 'any old thing' to try to repeal the Affordable Care Act without a viable replacement borders on public service malpractice. As Christians, our faith calls us to care for and speak on behalf of the most vulnerable. The Graham-Cassidy bill hurts the elderly, the poor, children and the most vulnerable in our society. In fact, this bill makes all of us more vulnerable and we oppose it in the strongest terms. We encourage all people of faith and conscience to bombard the Senate with calls opposing this legislation and we urge Senators to recommit to a bipartisan solution to fix the Affordable Care Act for the sake of our nation and the most vulnerable among us.”

Commissioner David Hudson, National Commander, The Salvation Army: “As one of America's largest service providing organizations, The Salvation Army supports initiatives to improve and streamline programs that help our most vulnerable individuals. We support efforts that help reduce government spending, that give states more flexibility, and that make federal funding for Medicaid more predictable. However, The Salvation Army is concerned that under the Graham-Cassidy healthcare reform proposal, millions of struggling Americans would lose their Medicaid healthcare coverage. The Salvation Army is worried that the current proposal deeply cuts Medicaid funding without considering who would be impacted, eliminates or weakens protections for people with pre-existing conditions, and increases out-of-pocket costs for individual market consumers. This would have a negative impact on the lives and health of the very people we serve. We believe that any efficiencies made to Medicaid should have a goal of providing the best care to the most vulnerable in our society, not reducing coverage.”

Jo Anne Lyon, Ambassador, General Superintendent Emerita, The Wesleyan Church: Making policy decisions on the basis of partisan politics as opposed to the common good of the people is immoral. Such as is happening with the Cassidy- Graham bill. This bill will result in reduction and loss of health care for the vulnerable, elderly, children, disabled as well as newborns struggling for life of which is in direct opposition for those of us who share the beliefs and practices of Pro-Life. It is imperative that there be much more



Sister Donna Markham, OP, PhD, President and CEO, Catholic Charities USA: “While the legislation makes efforts to better protect life and increase flexibility to states, a bill that rolls back gains in health care for the poor and vulnerable is deeply regretful. The Medicaid program is a vital component of the social safety net, which provides access to health care at a lower cost than traditional insurance, funds nearly 50 percent of all births and provides access to life saving care for children, the elderly and the poor. True health care reform should improve the Medicaid program, not limit it. Pope Francis reminds us that “access to health care services cannot be a privilege.” CCUSA urges you to reject the Graham-Cassidy bill and craft a health care bill which truly expands coverage, reduces costs and respects human life and dignity.” *From a public letter posted September 21, 2017.*

Diane Randall, Executive Secretary, Friends Committee on National Legislation: “The Cassidy-Graham health care proposal violates the very values that lie at the core of Quaker morals. This bill would threaten the health and dignity of millions of Americans, especially low-income children, seniors, and people with disabilities. Cassidy-Graham includes extreme cuts to Medicaid, undermines critical protections for individuals with pre-existing conditions, shifts billions of dollars onto states, and will cause tens of millions of Americans to lose health coverage. Moreover, advancing this legislation will destroy the productive and bipartisan work currently taking place. Rather than trying to force through yet another rushed, ultra-partisan, dysfunctional health care proposal that causes millions of Americans to lose health coverage, Congress should refocus back on the bipartisan negotiations so desperately needed to stabilize the insurance markets and lower health care costs.”

Rev. Amy E. Reumann, Director, Advocacy, Evangelical Lutheran Church in America: “God intends wholeness as a blessing for all people. Access to quality and affordable health care is not only a human right but an honoring of the dignity of each person made in the image of God. Cassidy-Graham will affect the health care of almost every American by restructuring and slashing Medicaid, allowing states to opt out of essential health benefits and waive coverage of pre-existing conditions. Instead of this bad bill, we call on our leaders to work together on a bi-partisan improvement of the ACA by expanding access to care, rather than dismantling it in a way that will deprive those most vulnerable, including the elderly, children and those who have a disability. No one should suffer from the lack of health care in a country that can so abundantly afford to ensure it for everyone in our communities.”

Dr. Barbara Williams-Skinner, National African American Clergy Network: “The biblical call to care for the sick is crystal clear – and the Graham-Cassidy bill deeply violates it. Cutting billions of dollars from Medicaid is misguided and dangerous and would worsen the lives of millions of poor people across the country. These cuts would disproportionately affect minority populations. I urge the United States Senate to reject this bill and work in a bipartisan way to improve the health care system in the United States.”

Jim Winkler, President and General Secretary, National Council of Churches: “There is not a single Member of Congress who does not understand that Graham-Cassidy will result in fewer people with health insurance and reduced spending on Medicaid. This bill will create unnecessary hardship for millions of our people. As Christian leaders, we cannot possibly support legislation that will hurt the last, the least, and the lost.”

The Circle of Protection is a coalition of many and diverse Christian leaders working together for help and opportunity for hungry and poor people in the United States and around the world. www.circleofprotection.us

September 22, 2017

Dear Chairman Hatch and Ranking Member Wyden:

We write to voice our extreme opposition to the Graham-Cassidy-Heller-Johnson proposal. We are very discouraged that instead of continuing down a bipartisan path and working on issues to improve the strength and stability of the Affordable Care Act's (ACA) marketplaces, the sponsors of this legislation have put forward a proposal that will:

- Eliminate the financial assistance that helps low- and moderate-income families purchase health care coverage;
- End expanded Medicaid coverage that helps millions of low-income adults;
- Gut Medicaid through deep, permanent cuts that would grow over time and threaten care for millions of low-income seniors, children, and people living with disabilities and shift massive costs and risks to states;
- Jeopardize access to life-saving and effective treatments for addiction and weaken states' efforts to address the current crisis of drug overdose deaths
- Undermine essential protections for people with pre-existing conditions;
- Resurrect - *and worsen* - the devastating cuts in coverage and benefits that the American public and the majority of Congress have already rejected.

The Graham-Cassidy-Heller-Johnson proposal threatens the health and financial security of millions of Americans including older adults, low-and moderate-income families, people living with disabilities, veterans and people with preexisting conditions. It does nothing to improve affordability or availability of coverage for consumers and will likely result in approximately 665,000 Massachusetts residents losing coverage by 2027 and will undermine the financial stability of our health care system and place additional fiscal strains on our state budget.¹ Below we've laid out in more detail our concerns with this proposal and the devastating impact it will have on consumers.

Eliminates programs that serve as a lifeline for low- and moderate-income families.

This proposal takes away secure coverage from millions, and replaces it only with the possibility of inadequate and temporary coverage. It ends the ACA's successful Medicaid expansion, which has extended coverage to nearly 12 million newly eligible low-income adults. It also eliminates the ACA tax credits that 10 million low- and moderate-income people rely on to afford coverage in the individual market. Although it replaces this funding with a block grant to states, the proposal offers no guarantee that states will provide an alternative affordable coverage option to former enrollees - and indeed the block grant is inadequate to pay for comparable benefits. From 2020 through 2026, block grant funding would be at least 7% (\$95 billion) below projected

¹ Center for American Progress, "Coverage Losses by State Under the Graham-Cassidy Bill to Repeal the ACA", <https://www.americanprogress.org/issues/healthcare/news/2017/09/20/439277/coverage-losses-state-graham-cassidy-bill-repeal-aca/>.

spending under current law, including a \$5-\$8 billion loss in federal funding to Massachusetts.² Regardless, the block grant ends in 2027, leaving states and former enrollees with no help whatsoever. We do not believe it is likely that Congress would reauthorize additional funds for these programs at a later date, because the funds would no longer be in the baseline of the federal budget. Congress would therefore have to identify and reauthorize a new funding stream – something that would be extremely difficult, if not impossible.

Threatens care for low-income seniors, children, consumers with substance use disorders and people living with disabilities.

This proposal also threatens the care of millions of low-income seniors, children and people living with disabilities who relied on the Medicaid program even before enactment of the ACA. By capping and slashing funding for the traditional Medicaid program by 12% (\$1,079 billion) between 2020 and 2036, the per capita cap will force Massachusetts to cut payments to health care providers and health plans, eliminate optional services, and restrict eligibility for enrollment - all of which could restrict access to important health care services for Medicaid enrollees.

No eligibility category would be immune to the impacts of these cuts. Since children make up almost one-half of the Medicaid beneficiaries, they cannot possibly be protected if cuts of this magnitude are enacted. Cuts to Medicaid would also leave consumers with substance use disorders without access to the most effective treatments for addiction and to life-saving overdose medicine. And seniors and people living with disabilities would also face painful cuts, since Medicaid is the primary payer for long-term services and supports. Community Based Services - the services that keep people with cognitive and physical impairments home and in their communities - are “optional” in Medicaid. The fiscal pressure created by per capita caps will likely lead states to cut back on these services, forcing seniors and people living with disabilities out of their homes and into institutions for their care. And the burden will likely hit communities of color especially hard, where Medicaid enrollment is especially high.

Pushes massive new costs onto states.

All states, including Massachusetts, would take on new risks and costs because this proposal converts the overall Medicaid program into a per capita cap. Under this proposal, the federal government would cap its payments to states for most enrollees, and those caps would grow more slowly than actual Medicaid expenditures, leaving Massachusetts with insufficient funding to meet its current obligations. In addition, states would be fully exposed to any unexpected health care cost increases, such as from a natural disaster, an aging population or medical innovations. The per capita cap alone would reduce federal Medicaid spending by 12% (\$1,079 billion) by 2036.

On top of those cost shifts, the 31 states that expanded Medicaid under the Affordable Care Act will be at risk for far deeper cuts. This proposal ends all federal matching funds for the Medicaid

² Avalere, “Graham-Cassidy-Heller-Johnson Bill Would Reduce Federal Funding to States by \$215 Billion”, <https://www.americanprogress.org/issues/healthcare/news/2017/09/20/439277/coverage-losses-state-graham-cassidy-bill-repeal-aca/>.

expansion in 2020. Some of the funds that the federal government would have spent on Medicaid expansion get rolled into the block grant, but the block grant doesn't make up for Massachusetts' losses because the block grant is inadequate overall, the formula favors non-expansion states (it redistributes funding from expansion to non-expansion states), and it ends entirely in 2026, leaving states with no funding to replace the lost expansion funds.

Because federal dollars for Medicaid account for about 20% of state budgets, FitchRatings "believes substantial Medicaid cuts would require states to make material budget adjustments over the next decade and beyond."³ And by pulling coverage from so many, this proposal would drive up uncompensated care costs on local communities, state budgets, safety net providers, and hospitals.

Increases premiums and out-of-pocket costs and destabilizes the individual market.

By repealing the individual mandate and eliminating advanced premium tax credits and cost sharing reductions, this proposal would drive up premiums and cause insurers to exit the ACA's marketplaces. As we know from previous CBO projections, repealing the individual mandate alone would increase the number of uninsured individuals by 15 million and cause premiums to increase by 20 percent. Furthermore, by replacing the financing of the ACA's financial assistance with a block grant without any guarantee that states would direct their temporary block grant funds toward financial assistance, this proposal puts Massachusetts residents who currently rely on financial assistance at risk for sharply higher out-of-pocket costs and coverage loss.

Beyond the impact of this proposal on individuals, insurers currently selling in the Health Connector would face extreme uncertainty. Because this proposal allows states to change the market reform rules under the ACA and because there are no requirements or standards on how states must use the block granted money, insurers would likely face completely unpredictable risk pools. To make up for this uncertainty, insurers would likely impose large premium increases to protect themselves from unpredictable claims costs or choose to exit the marketplace completely. This means that consumers who purchase coverage on the individual market would likely have fewer coverage options, much higher premiums and no guarantee of financial assistance to shield them from the increasing out-of-pocket costs.

Eliminates critical consumer protections.

This proposal allows states to eliminate one of the most popular and important consumer protections under the ACA - the prohibition on charging higher premiums based on a person's health status or a preexisting condition. This means that in states that choose to eliminate this requirement, insurers could charge individuals with even relatively mild pre-existing conditions thousands of dollars above standard rates to obtain the same coverage as someone without a preexisting condition. Additionally, this proposal allows states to waive the requirement that insurers cover essential health benefits including mental health services, substance abuse treatments and maternity care. This could lead to discrimination against segments of the

³ "Fitch: Latest ACA Bill Includes Medicaid Repeal and Replace Provisions for States", <https://www.fitchratings.com/site/pr/1029238>.

population (e.g., older adults, LGBT community) or consumers with specific chronic conditions (e.g. mental health or substance use disorders). For example, this could return us to a time when insurers only covered short-term, minimal treatment for mental health or substance use disorders, if they covered it at all. Before the ACA, almost half of plans in the individual market excluded addiction treatment.


Lacks transparency and opportunity for meaningful input.

We believe that everyone should have a say in the decisions that affect their health. With only one hearing scheduled days before a possible vote, and without a full CBO score to properly evaluate the budgetary and coverage loss impacts, it is impossible to have an open and deliberative process that would allow for a true evaluation of and meaningful input on the policies in this proposal that would affect millions of people and one sixth of the US economy. We encourage a return to “regular order,” as requested by many members of the Senate and supported by the American public, which would require the opportunity for stakeholders, including industry experts, providers, consumers and state policymakers to weigh in.

Thank you for the opportunity to submit comments in strong opposition to the Graham-Cassidy-Heller-Johnson health care proposal. This legislation would have extremely detrimental impacts on millions of Americans and hundreds of thousands of Massachusetts residents. We are hopeful this legislation will not move forward.

Sincerely,
Rachel

Rachel Berry, Concerned Citizen


Ashland, MA 01721

Comments for the Senate Finance Committee Hearing on Graham-Cassidy, 9/25/17 at 2:00 pm
From: Cheryl Alden, [REDACTED] Austin TX 78730

Please do not vote for Graham-Cassidy. My child was born with a birth defect. Removing the ACA protection for pre-existing conditions will raise our projected insurance premium to at least \$5,000 per month for my family, in the unlikely event that any insurance remains available to us. If we are left uninsured, our prescription drug cost will increase from the current \$70 per month to \$1,100 per month because the manufacturers' discount coupons we currently use are not available for the uninsured and there are no generic alternative for the drugs we must take.

Children with birth defects must use the healthcare system to survive, but our experience prior to the ACA shows how the enormous cost gouging of the uninsured cuts off their access by quickly bankrupting their families. We could clearly see this cost gouging because we could compare the cost of two births that were 18 months apart, one covered by maternity insurance and one without maternity insurance. For the uninsured birth, we were charged 5 times as much by the hospital, 10 times as much for all laboratory tests, and 4 times as much by the doctor's office, even though we paid the hospital and the doctor in full, 30 days in advance for the hospital and many months in advance for the doctor.

Children like mine, who are born with birth defects, require multiple surgeries, plus a decade of physical and occupational therapy in order to learn to eat, talk, walk, or hold a pencil to write. Hospitals are not required to provide these services to the uninsured as they are not life-saving. This therapy costs \$20,000 to \$40,000 per year. Since hospitals are also not required to provide outpatient surgery and almost every surgery is now outpatient, uninsured children with birth defects do not receive needed surgery unless their parents can pay the stupendous undiscounted charges for it.

Texas is under investigation by the Department of Education for secretly ordering spending on children with learning disabilities to be cut back by one third relative to the amount spent by the rest of the country. This transferred the responsibility for educating children born with birth defects from the school system to the family, forcing mothers like myself to give up our careers to educate our children, thus making us permanently dependent on private insurance. We have to have the protections provided by the ACA for both ourselves and our children.

Please vote against Graham-Cassidy. Children born with birth defects deserve access to the medical system.

Kelley Herrera

[REDACTED]
Granger, IN 46530

September 25, 2017

Re: Senate Finance Committee Hearing on Graham-Cassidy Bill

Dear Members of Senate Finance Committee:

Access to health care is a matter of life and death. That is not hyperbole, that is a fact. This is not a game to be won or lost by one side versus another. Americans count on their representatives in Congress to thoroughly explore, craft, analyze, debate, pass, and continuously improve our health care laws. What the Graham-Cassidy bill is proposing is nothing short of a disaster for Americans who need affordable, accessible healthcare. This is an outrageous approach to a fundamental issue that affects every American of every age and every walk of life.

My family includes a mother on Medicaid in a nursing home due to advanced dementia and a brother on Medicaid due to physical disability. Millions of Americans like my family members – including children, military veterans, the disabled, the elderly, the poor, those fighting opioid addiction – will be irreparably harmed under Graham-Cassidy's proposed Medicaid cuts. This is unconscionable.

Since the passage of the Affordable Care Act, personal bankruptcies have declined dramatically since most of these bankruptcies were once caused by exorbitant medical bills. The protections of the ACA are needed to keep individuals and families from financial disaster, and in doing so, the entire national economy benefits. I have two good friends who, prior to the ACA, had to declare bankruptcy due to medical bills. It took them years to dig out of the financial hole that their medical bills caused and that was when both HAD health insurance! Their bankruptcies hurt them immeasurably and it hurt creditors they were unable to pay. We simply cannot go backwards and make that a regular occurrence again.

Women would be big losers, both medically and financially, under Graham-Cassidy. Planned Parenthood is a vital resource for women's health care, serving as a primary care provider for comprehensive needs to millions of women. Defunding Planned Parenthood would have catastrophic consequences to women, and with them, their children and families. Women would also face higher premiums simply for being female. Without the protection of the ACA's essential health benefits that insurance companies are required to cover, reproductive health services including contraception would not have to be covered at all. It is no coincidence that the adoption of the ACA has brought the abortion rate down substantially in the U.S., because women who want to prevent pregnancy can access contraception at no out of pocket cost. Women must be allowed to determine if they want to become pregnant and when, and contraception is a far more cost-effective treatment option than the costs associated with pregnancy.

The lack of any guaranteed coverage for pre-existing conditions in Graham-Cassidy is an absolute abomination. Allowing companies to charge higher premiums for pre-existing conditions is akin to eliminating the coverage, since the punitive surcharges would be out of reach for all but the wealthiest Americans. Virtually every American has pre-existing conditions and one of the great strengths of the Affordable Care Act has been requiring that insurance policies cover them at no additional premium. The same is true of annual caps and lifetime caps on benefits. I have a friend in her 50s who just underwent kidney transplant surgery. She is diabetic and has had many related medical issues in recent years, including open heart surgery. The cost of her care is expensive and she will need advanced, sophisticated care for the rest of her life. Her family would face financial ruin if a penalty for her pre-existing condition and annual and lifetime caps were allowed under Graham-Cassidy.

I was diagnosed with major depression over 20 years ago. With one pill, once a day, I am a highly functioning, productive, employed, tax-paying citizen who contributes in myriad ways to my community. Without that pill, I cannot be a positive contributor to our society. How many people like me do you think are out there now, or who will be in the next decade and beyond, who can lead healthy, vibrant, productive lives that enhance everyone around them *if* they just had access to regular, basic health care to manage their physical and mental health needs? I would venture to guess there are many hundreds of thousands of them across the country. All they need is the basic human right of health care, which a country as great as the United States, in the year 2017, should be able to provide.

Please follow the guidance of Senator McCain and return to regular order with a bipartisan approach to refining and strengthening the Affordable Care Act. The idea that the United States Senate would pass Graham-Cassidy and pull the rug out from under 15 million Americans beginning next year and 32 million by 2026 is simply astounding. We are better than this as a country. Rushing to "beat the clock" with a slap-dash bill that has not been carefully vetted is appalling. How can you possibly vote without adequate hearings and expert testimony and without a full CBO score to know how many people would be adversely affected and knowing what costs and "savings" are involved? I cannot fathom how any sitting United States Senator would want to be associated with this process of ramming through a poorly, hastily crafted bill, now packed with "sweeteners" to try to garner just enough votes to pass this deeply, deeply problematic and damaging bill.

The Affordable Care Act has been a lifeline for millions of Americans who would literally be dead today without it. I'm sure you have many constituents among them. The ACA has flaws that need to be addressed through thoughtful, sincere, bipartisan collaboration on legislative fixes. We are counting on you to put a stop to the shameful partisan process that has been underway with respect to this gravely serious legislative issue and return to regular order to craft a bipartisan bill that will help Americans get healthy and remain healthy. The Graham-Cassidy bill should not be brought for a vote. Please make America proud and do the right thing by stepping back from the brink of disaster and oppose this devastating, half-baked bill.

Thank you for your consideration.

Sincerely,

Kelley Herrera



Submitted Electronically

September 25, 2017

Senate Committee on Finance
Attn. Editorial and Document Section
Rm. SD-219
Dirksen Senate Office Bldg.
Washington, DC 20510-6200

Re: Access to Rehabilitation Services and Devices (For the Hearing to Consider the Graham-Cassidy-Heller-Johnson Proposal)

Dear Chairman Hatch, Ranking Member Wyden, and Members of the Committee:

The undersigned organizations write as members of the Coalition to Preserve Rehabilitation (CPR) to express our opposition to the Graham-Cassidy legislation (H.R. 1628) which would repeal and replace the Affordable Care Act (ACA). This legislation would seriously undermine coverage: in the individual market through the use of block grants, under Medicaid expansion plans by phasing out this program, and under the original Medicaid program by implementing per capita caps. Taken together, these policies will lead to significantly less coverage of rehabilitation services and devices. CPR is a coalition of national consumer, clinician, and membership organizations that advocate for policies to ensure access to rehabilitative care so that individuals with injuries, illnesses, disabilities and chronic conditions may regain and/or maintain their maximum level of health and independent function.

We stress the importance of maintaining access to rehabilitation services and devices as an essential health benefit in any ACA repeal and replace bill that advances in the House and Senate.

The ACA created in statute the Essential Health Benefits (EHB) category of “rehabilitative and habilitative services and devices.” ACA, Section 1302 (b).

“Rehabilitation services and devices—Rehabilitative services, including devices, on the other hand, are provided to help a person regain, maintain, or prevent deterioration of a skill or

function that has been acquired but then lost or impaired due to illness, injury, or disabling condition.”¹

This definition is a floor for individual insurance plans sold under the ACA exchanges. It was also adopted by states that chose to expand their Medicaid programs. For the first time, this definition established a uniform, understandable federal definition of rehabilitation services and devices that became a standard for national insurance coverage. CPR supports the preservation of the EHB category of “rehabilitative and habilitative services and devices,” and the subsequent regulatory definition and related interpretations duly promulgated, as a standard of coverage for rehabilitation under any version of ACA replacement legislation. CPR believes that adopting the uniform federal definition of rehabilitation services and devices minimizes both the variability in benefits across states and the uncertainty in coverage for children and adults in need of rehabilitation.

We encourage future bipartisan efforts to stabilize the marketplace, and ensure that Americans have access to affordable and meaningful coverage of rehabilitative services and devices through both the private market and Medicaid.

Thank you for your willingness to consider our views. Should you have further questions regarding this information, please contact any of the steering committee members listed below.

Sincerely,

CPR Steering Committee

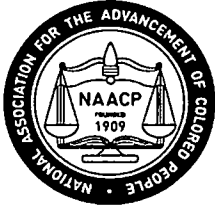
Judith Stein	Center for Medicare Advocacy	JStein@medicareadvocacy.org
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Kim Calder	National Multiple Sclerosis Society	Kim.Calder@nmss.org
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Kim Beer	Christopher and Dana Reeve Foundation	Kbeer@ChristopherReeve.org
Sam Porritt	Falling Forward Foundation	fallingforwardfoundation@gmail.com

CPR Members

Academy of Spinal Cord Injury Professionals
American Association on Health and Disability
American Association of People with Disabilities
American Congress of Rehabilitation Medicine
American Heart Association
American Music Therapy Association
American Physical Therapy Association
American Spinal Injury Association
American Therapeutic Recreation Association
Amputee Coalition
Association of Academic Physiatrists
Association of Rehabilitation Nurses
Association of University Centers on Disabilities
ACCSES
Brain Injury Association of America
Center for Medicare Advocacy
Child Welfare League of America
Christopher and Dana Reeve Foundation

¹ <http://www.gpo.gov/fdsys/pkg/FR-2015-02-27/pdf/2015-03751.pdf>, at 10811.

Clinician Task Force
Disability Rights Education and Defense Fund
Easterseals
Epilepsy Foundation
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Lupus Foundation of America
The Michael J. Fox Foundation for Parkinson's Research
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National Association of State Head Injury Administrators
National Council for Behavioral Health
The National Council on Independent Living
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National Disability Rights Network
National Multiple Sclerosis Society
National Rehabilitation Association
National Stroke Association
Paralyzed Veterans of America
Rehabilitation Engineering and Assistive Technology Society of North America (RESNA)
Uniform Data System for Medical Rehabilitation
United Cerebral Palsy
United Spinal Association



WASHINGTON BUREAU · NATIONAL ASSOCIATION FOR THE ADVANCEMENT OF COLORED PEOPLE
1156 15TH STREET, NW SUITE 915 · WASHINGTON, DC 20005 · P [REDACTED]
E-MAIL: WASHINGTONBUREAU@NAACPNET.ORG · WEB ADDRESS WWW.NAACP.ORG

September 25, 2017

The Honorable Orrin Hatch
Chairman
Committee on Finance
United States Senate
Washington, D.C. 20510

The Honorable Ron Wyden
Ranking Minority Member
Committee on Finance
United States Senate
Washington, D.C. 20510

RE: STRONG OPPOSITION TO REPEALING THE AFFORDABLE CARE ACT; OPPOSITION TO CASSIDY-GRAHAM / HEARING: SEPTEMBER 25, 2017, "HEARING TO CONSIDER THE GRAHAM-CASSIDY-HELLER-JOHNSON PROPOSAL"

Dear Chairman Hatch and Ranking Member Wyden:

On behalf of the NAACP, our nation's oldest, largest and most widely-recognized grassroots-based civil rights organization, I strongly urge you to oppose any "repeal" or "repeal-and-replace" of the Affordable Care Act (ACA). Most currently, we are strongly opposed to the *Cassidy-Graham* proposal. The Cassidy-Graham proposal would cause many millions of people to lose coverage, radically restructure and deeply cut Medicaid, eliminate or weaken protections for people with pre-existing conditions, and increase out-of-pocket costs for individual market consumers.

The impact of the ACA has literally been life-changing and life-saving for millions of Americans, and cannot and should not be understated. Thanks to the ACA and the resulting expansion on Medicaid, tens of millions of people gained access to affordable healthcare, especially those with low- and moderate- incomes, pre-existing conditions, seniors, people with disabilities, children, and people of color. Under the ACA, the uninsured rate for African American adults was cut by almost half between 2010 and 2015. Furthermore, the inequity between uninsured for African American children and white children was completely eliminated. For the first time in history, the uninsured rate of African American children was equal to that of white American children.

The Cassidy-Graham plan would most likely result in more people losing health care coverage than under the previous proposals to repeal-and-replace the ACA. This is not only unacceptable; it is not reflective of the morals nor the values of the NAACP. Please oppose the Cassidy-Graham proposal and work instead to expand, protect and strengthen the gains made by the ACA.

Thank you in advance for your attention to the position of the NAACP. Please consider this letter as part of the official statement for the record for today's hearing. Should you have any questions or comments, please do not hesitate to contact me at my office at [REDACTED]

Sincerely,

Hilary O. Shelton
Director, NAACP Washington Bureau &
Senior Vice President for Policy and Advocacy

[REDACTED]
[REDACTED]
September 25, 2017

T [REDACTED]
F [REDACTED]
W [REDACTED]
Chairman Orrin Hatch
Senate Committee on Finance
104 Hart Office Building
Washington, DC 20510

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Ranking Member Ron Wyden
Senate Committee on Finance
221 Dirksen Senate Office Building
Washington DC 20510

Submitted by e-mail to GCHcomments@finance.senate.gov

RE: Opposition to Graham-Cassidy Health Care bill (H.R. 1628)

Dear Chairman Hatch and Ranking Member Wyden:

Health Law Advocates (HLA) respectfully submits the following comments in strong opposition to the Graham-Cassidy proposal. HLA is a non-profit public interest law firm that provides free legal assistance to low-income Massachusetts residents who are facing barriers to obtaining health care. We have extensive experience representing low-income consumers who have been improperly terminated from health plans, or who have been wrongfully denied access to health services. HLA is committed to ensuring universal access to quality health care in Massachusetts, particularly for those who are most at risk due to factors including race, sex, gender identity, sexual orientation, disability, age, national identity, and geographic location.

We write to voice our extreme opposition to the Graham-Cassidy proposal. We are very discouraged that instead of continuing down a bipartisan path and working on issues to improve the strength and stability of the Affordable Care Act's (ACA) marketplaces, the sponsors of this legislation have put forward a proposal that will:

- Eliminate the financial assistance that helps low- and moderate-income families purchase health care coverage;
- End expanded Medicaid coverage that helps millions of low-income adults;
- Gut Medicaid through deep, permanent cuts that would grow over time and threaten care for millions of low-income seniors,

children, and people living with disabilities and shift massive costs and risks to states;

- Jeopardize access to life-saving and effective treatments for addiction and weaken states' efforts to address the current crisis of drug overdose deaths
- Undermine essential protections for people with pre-existing conditions;
- Resurrect - *and worsen* - the devastating cuts in coverage and benefits that the American public and the majority of Congress have already rejected.

The Graham-Cassidy proposal threatens the health and financial security of millions of Americans including older adults, low-and moderate-income families, people living with disabilities, veterans and people with preexisting conditions. It does nothing to improve affordability or availability of coverage for consumers and will likely result in approximately 665,000 Massachusetts residents losing coverage by 2027 and will undermine the financial stability of our health care system and place additional fiscal strains on our state budget.¹ Below we've laid out in more detail our concerns with this proposal and the devastating impact it will have on consumers.

Eliminates programs that serve as a lifeline for low- and moderate-income families.

This proposal takes away secure coverage from millions, and replaces it only with the possibility of inadequate and temporary coverage. The Graham-Cassidy proposal ends the ACA's successful Medicaid expansion, which has extended coverage to nearly 12 million newly eligible low-income adults. Under the Affordable Care Act, states can expand Medicaid to cover people making up to 138 percent of the poverty line, and the federal government covers a portion of their costs. The Graham-Cassidy proposal would see a significant reduction in federal support for these costs without changing the entitlement, leaving state governments to foot the bill.

The Graham-Cassidy proposal also eliminates the ACA tax credits that 10 million low-and moderate-income people rely on to afford coverage in the individual market. Although it replaces this funding with a block grant to states, the proposal offers no guarantee that states will provide an alternative affordable coverage option to former enrollees - and indeed the block grant is inadequate to pay for comparable benefits. From 2020 through 2026, block grant funding would be at least 7% (\$95 billion) below projected spending under current law, including a \$5 to \$8 billion loss in federal funding to Massachusetts.² Regardless, the block grant ends in 2027, leaving states and former enrollees with no help whatsoever. We do not believe it is likely that Congress would reauthorize additional funds for these programs at a later date, because the funds would no longer be in the baseline of the federal budget. Congress would therefore have to identify and reauthorize a new funding stream – something that would be extremely difficult, if not impossible.

¹ Center for American Progress, "Coverage Losses by State Under the Graham-Cassidy Bill to Repeal the ACA", <https://www.americanprogress.org/issues/healthcare/news/2017/09/20/439277/coverage-losses-state-graham-cassidy-bill-repeal-aca/>.

² Avalere, "Graham-Cassidy-Heller-Johnson Bill Would Reduce Federal Funding to States by \$215 Billion", <https://www.americanprogress.org/issues/healthcare/news/2017/09/20/439277/coverage-losses-state-graham-cassidy-bill-repeal-aca/>.

Threatens care for low-income seniors, children, consumers with substance use disorders and people living with disabilities.

The Graham-Cassidy proposal also threatens the care of millions of low-income seniors, children, and people living with disabilities who relied on the Medicaid program even before enactment of the ACA. By capping and slashing funding for the traditional Medicaid program by 12% (\$1,079 billion) between 2020 and 2036, the per capita cap will force Massachusetts to cut payments to health care providers and health plans, eliminate optional services, and restrict eligibility for enrollment - all of which could restrict access to important health care services for Medicaid enrollees.

No eligibility category would be immune to the impacts of these cuts. Since children make up almost one-half of the Medicaid beneficiaries, they cannot possibly be protected if cuts of this magnitude are enacted. Cuts to Medicaid would also leave consumers with substance use disorders without access to the most effective treatments for addiction and to life-saving overdose medicine. The legislation also would let states eliminate the ACA's essential health benefits provision, which mandates insurers cover an array of services, including hospitalization, maternity care, prescription drugs, mental health and substance abuse services. *Seniors* and people living with disabilities would also face painful cuts, since Medicaid is the primary payer for long-term services and supports. Community Based Services - the services that keep people with cognitive and physical impairments home and in their communities - are "optional" in Medicaid. The fiscal pressure created by per capita caps will likely lead states to cut back on these services, forcing seniors and people living with disabilities out of their homes and into institutions for their care. And the burden will likely hit communities of color especially hard, where Medicaid enrollment is especially high.

Pushes massive new costs onto states.

Under current law, federal funding for the Medicaid expansion and marketplace subsidies automatically adjusts to account for enrollment increases due to recessions or for higher costs due to public health emergencies, new breakthrough treatments, demographic changes, or other cost pressures. In contrast, the Cassidy-Graham block grant amounts would be fixed — they wouldn't adjust for the higher costs states would face due to these factors. Faced with a recession, for example, states would have to either dramatically increase their own spending on health care or, as is far more likely, deny help to people losing their jobs and their health insurance.

Furthermore, all states, including Massachusetts, would take on new risks and costs because this proposal converts the overall Medicaid program into a per capita cap. Under this proposal, the federal government would cap its payments to states for most enrollees, and those caps would grow more slowly than actual Medicaid expenditures, leaving Massachusetts with insufficient funding to meet its current obligations. In addition, states would be fully exposed to any unexpected health care cost increases, such as from a natural disaster, an aging population or medical innovations. The per capita cap alone would reduce federal Medicaid spending by 12% (\$1,079 billion) by 2036.

On top of those cost shifts, the 31 states that expanded Medicaid under the Affordable Care Act will be at risk for far deeper cuts. This proposal ends all federal matching funds for the Medicaid expansion in 2020. Some of the funds that the federal government would have spent on Medicaid expansion get rolled into the block grant, but the block grant doesn't make up for Massachusetts' losses because the block grant is inadequate overall, the formula favors non-expansion states (it

redistributes funding from expansion to non-expansion states), and it ends entirely in 2026, leaving states with no funding to replace the lost expansion funds.

Because federal dollars for Medicaid account for about 20% of state budgets, FitchRatings “believes substantial Medicaid cuts would require states to make material budget adjustments over the next decade and beyond.”³ And by pulling coverage from so many, this proposal would drive up uncompensated care costs on local communities, state budgets, safety net providers, and hospitals.

Increases premiums and out-of-pocket costs and destabilizes the individual market.

The Graham-Cassidy proposal would repeal the individual and employer mandates retroactive to 2016. Furthermore, starting in 2020, the legislation would also eliminate the ACA’s premium tax credits and cost-sharing reductions for people purchasing individual market coverage. By repealing the individual mandate and eliminating the advanced premium tax credits and cost sharing reductions, this proposal would drive up premiums and cause insurers to exit the ACA’s marketplaces. As we know from previous CBO projections, repealing the individual mandate alone would increase the number of uninsured individuals by 15 million and cause premiums to increase by 20 percent. Furthermore, by replacing the financing of the ACA’s financial assistance with a block grant without any guarantee that states would direct their temporary block grant funds toward financial assistance, this proposal puts Massachusetts residents who currently rely on financial assistance at risk for sharply higher out-of-pocket costs and coverage loss.

In Massachusetts, the Massachusetts Health Connector Marketplace (the Health Connector) is where eligible residents can shop for and buy insurance. Beyond the impact of this proposal on individuals, insurers currently selling in the Health Connector would face extreme uncertainty. Because this proposal allows states to change the market reform rules under the ACA and because there are no requirements or standards on how states must use the block granted money, insurers would likely face completely unpredictable risk pools. To make up for this uncertainty, insurers would likely impose large premium increases to protect themselves from unpredictable claims costs or choose to exit the marketplace completely. This means that consumers who purchase coverage on the individual market would likely have fewer coverage options, much higher premiums and no guarantee of financial assistance to shield them from the increasing out-of-pocket costs.

Eliminates critical consumer protections.

This proposal allows states to eliminate one of the most popular and important consumer protections under the ACA - the prohibition on charging higher premiums based on a person's health status or a preexisting condition. The Graham Cassidy proposal allows states to waive the ACA’s prohibition against charging higher premiums based on health status and the requirement that insurers cover essential health benefits including mental health, substance abuse treatment, and maternity care. This means that in states that choose to eliminate this requirement, insurers could charge individuals with even relatively mild pre-existing conditions thousands of dollars above standard rates to obtain the same coverage as someone without a preexisting condition. Similar to the bill passed in the House of Representatives this past spring (the American Health Care Act), the Cassidy-Graham bill would provide states expansive waiver authority to eliminate or weaken the prohibition against insurance companies charging higher premiums based on their

³ “Fitch: Latest ACA Bill Includes Medicaid Repeal and Replace Provisions for States”, <https://www.fitchratings.com/site/pr/1029238>.

health status and the requirement that insurers cover the essential health benefits related to any health insurance plan that is in any way subsidized by the bill's block grant funding. States seeking waivers would only have to explain how they intend to maintain access to coverage for people with pre-existing conditions, but they wouldn't have to prove that their waivers would actually do so.

Additionally, this proposal allows states to waive the requirement that insurers cover essential health benefits including mental health services, substance abuse treatments and maternity care. This could lead to discrimination against segments of the population (e.g., older adults, LGBT community) or consumers with specific chronic conditions (e.g. mental health or substance use disorders). For example, this could return us to a time when insurers only covered short-term, minimal treatment for mental health or substance use disorders, if they covered it at all. Before the ACA, almost half of plans in the individual market excluded addiction treatment. Lastly, in 2027, when the block grant disappears entirely, states would no longer be able to obtain waivers of the protections for people with pre-existing conditions. Many insurers would likely respond by withdrawing from the market, leaving a large share of the population living in states with no insurers.

Lacks transparency and opportunity for meaningful input.

We believe that everyone should have a say in the decisions that affect their health. With only one hearing scheduled days before a possible vote, and without a full CBO score to properly evaluate the budgetary and coverage loss impacts, it is impossible to have an open and deliberative process that would allow for a true evaluation of and meaningful input on the policies in this proposal that would affect millions of people and one sixth of the US economy. We encourage a return to "regular order," as requested by many members of the Senate and supported by the American public, which would require the opportunity for stakeholders, including industry experts, providers, consumers and state policymakers to weigh in.

Thank you for the opportunity to submit comments in fierce opposition to the Graham-Cassidy health care proposal. This legislation would have extremely detrimental impacts on millions of Americans and hundreds of thousands of Massachusetts residents. We are hopeful this legislation will not move forward.

Sincerely,

William Rainsford
Parmet Fellow



Andrew P. Cohen
Supervising Attorney

Re: Title of Hearing: Graham-Cassidy Bill Hearing
Date of the Hearing: September 25, 2017
Nancy E. Bisson, Supported Employment Specialist for Northern Human Service

Dear Members of the Senate Finance Committee,

I am writing to you in reference to the above-mentioned hearing. Passage of this bill will severely affect all of the clients that we, at Northern Human Services, work with on a daily basis. Most of these people are barely getting by and suffer a compromised type of lifestyle due to financial stressors and the inability to afford proper care. Some of the people do have most of their costs covered, but even an out of pocket copay of \$2.50 affects their budget and their quality of life.

Now imagine a situation where they will not be able to get the proper care due to a pre-existing condition or not have continuity of care due to a denial of services. Many of the people that we work with are somewhat stable (as stable as they will ever or have ever been) due to ongoing support from mental health centers around the state and country for that matter. Cutting coverage and services has and never will be an option for any of those in the situation.

People who are involved in extended Medicaid are the people who will lose all coverage with this plan. How does that benefit anyone? Not maintaining ones health only leads to increased costs that will eventually come back to the Medicaid system because people cannot work and will need to be on the system permanently when diagnosed with a major illness. Preventatives help keep this from happening.

This country has a large number of people in the mental health system and also who are physically disabled. These people rely on this assistance to maintain quality of life. Without the financial means most of these people would lose their coverage and never be able to gain coverage due to discrimination because of a pre-existing condition.

Having "tunnel vision" in this matter has led us to this proposal. The country will pay one way or another in that people will resort to crime in order to get what they need. This happens when it is difficult or impossible for people to meet their needs.

Maybe if all the Senators, State Representatives and Government Officials had the same type of insurance that you are trying to impose on those folks on public assistance, then you would see the big picture and see that it is irrevocably broke and needs to be fixed. I am sure that when President Trump took office, he thought that it would be an easy fix, but it is not. I encourage your committee to please listen to the people who work with those affected by your decision as well as the people that are affected by your decision to support or not support this Bill. Many people would not be able to live independently without the services that they receive. Please consider this in your decision.

Sincerely,

Nancy E. Bisson
Employment Specialist
Northern Human Services

Berlin, NH 03570

Statement for the Record for Senate Committee on Finance Hearing on “Graham-Cassidy-Heller-Johnson Proposal”



ZERO TO THREE
Early connections last a lifetime

September 25, 2017

By Matthew E. Melmed, Executive Director, ZERO TO THREE

Mr. Chairman, Ranking Member Wyden, and Members of the Committee, on behalf of ZERO TO THREE, I commend you for holding this hearing and affording us the opportunity to offer these comments on the Graham-Cassidy-Heller-Johnson (Graham-Cassidy) proposal, almost at the eleventh hour of a decision that will affect a large portion of the American people. We have grave concerns about this proposal's consequences for the most vulnerable infants and toddlers in the United States. We believe it would be detrimental to their earliest health and development and urge the Senate to reject this attempt to radically restructure and constrict both the reach and quality of health insurance coverage for them, their families, and many other Americans. The start children get in the early years, as the foundations of brain development are laid, will determine the strength of our future workforce, economy, and national security. Founded 40 years ago, ZERO TO THREE is a nonprofit organization whose mission is to ensure that all babies have a strong start in life. We translate the science of early development for practitioners, parents, and policy makers. This science tells us that the domains of development—cognitive, social-emotional, and physical—are all inextricably interrelated. For infants and toddlers, health care practitioners not only assure their physical health, they also act as sentinels for problems with other aspects of development. Ninety-six percent of young children see a pediatrician or family medicine doctor;ⁱ for very young children, this may be their only access point to an early childhood professional who can monitor their development.

Regular health care visits increase the chances of intervening early, when social-emotional and developmental problems are easier and less costly to address. This access is particularly important for infants and toddlers who face adverse childhood experiences as well as the two-fifths of all young children who experience economic hardship. These visits, made possible by robust health coverage, can detect and intervene to ameliorate the consequences of these damaging experiences. Left unaddressed, these problems can lead to developmental delays, lack of success in school, involvement in the juvenile justice system, life-long health, mental health, and substance abuse problems, and shorter lifespans.

Even though the CBO has yet to fully score the bill—a reason in and of itself not to bring the bill to a vote—it is clear that Graham-Cassidy would drastically reduce the number of Americans with health insurance. One only needs to look at the analyses of comparable proposals. Specifically, the impact of Graham-Cassidy's per capita funding structure and reduction of federal funding would be devastating to the 37 million children covered by Medicaid.ⁱⁱ Ending Medicaid expansion and combining current subsidies for purchasing health insurance and other purposes into a time-limited block grant would further exacerbate the impacts. In contrast, I note the historic bipartisan advances over the past 50 years to secure coverage for children. Thanks to these efforts, the proportion of young children covered by health insurance is now greater than 96 percent.ⁱⁱⁱ In states that expanded Medicaid, many low-income parents have health coverage where they could not afford it previously. While our current system has flaws that need to be fixed, clearly it has helped foster not just a culture of health, but family actions to improve wellbeing in the form of increased utilization of preventive care as well as mental health and substance abuse treatment that improves parental health and enables them to better nurture their children.

A fundamental question for this Committee, and the Congress as a whole, is this: how are America's youngest children, their families and other adults, being helped by legislation that will retreat from these historic gains? Given the process through which this legislation is being ushered to a vote, we are concerned that Congress has not attempted to answer that question. This concern has only been amplified by the release last night of a new version of the proposal, for which no analysis from the Congressional Budget Office will be available before the deadline for the vote. While again we greatly appreciate this Committee's action in holding this hearing, we are deeply concerned by the accelerated timeline and lack of transparency. To bring a bill with such wide-ranging impact to a vote without a full CBO score or sufficient hearings would fly in the face of the Congressional responsibility to act for the common good.

ZERO TO THREE

Washington, DC 20037

Many of the other comments you will receive today will detail the threats this legislation poses to the coverage and wellbeing of the country as a whole. My remarks will focus on the implications for infants, toddlers, and their families of restructuring Medicaid; eliminating Medicaid coverage for many parents and constricting other sources of coverage; allowing waivers of essential health benefits and pre-existing condition protections; and reducing the overall federal financial support for this basic need.

Restructuring and cutting Medicaid would endanger services to the most vulnerable babies and toddlers.

For families, affordable health insurance opens the door to the pediatrician’s office for the many routine visits recommended in the early years, as well as inevitable illness care. Medicaid has played that critical role for vulnerable young children, working in conjunction with the Children’s Health Insurance Program (CHIP) to cover 45% of children under age 6 and 74% of young children living in or near poverty.^{iv} Medicaid covers almost half the births in the United States,^v serving as the key source of newborn care that gives almost 2 million babies a strong start in life each year. Young children in low-income families are at greater risk for developmental delays and experiencing adverse circumstances that lead to lifelong health problems. For them, the sentinel role of the health care practitioners they are able to access through Medicaid is particularly critical. The very robust Early and Periodic Screening, Diagnosis, and Treatment (EPSDT) benefit serves to identify and address problems early, before they take root and become costly, chronic problems down the road.^{vi}

Reducing Medicaid funding by as much as \$175 billion over 10 years in non-expansion funding^{vii} to states already facing their own budgetary constraints would have severe consequences. It could result in reductions in meeting the critical needs of young children through decisions such as restricting criteria for Medicaid eligibility; decreasing benefits and access to services, possibly including EPSDT; shifting the cost burden to patients; making enrollment more cumbersome for children; or decreasing access by cutting already below-market provider payment rates, creating a disincentive for providers to see Medicaid beneficiaries. (For more information, see our policy brief *America’s Babies Need Affordable Health Care: The Impact of Medicaid Restructuring on Young Children*.)

Infants and toddlers in foster care are a particularly vulnerable group. They comprise almost a third of all children coming into foster care. Abuse and neglect, combined with the myriad other problems their families typically face, drastically increase their risk for developmental problems and long-term health problems. Fifty-five percent of infants and toddlers with substantiated maltreatment have five or more risk factors, which together radically increase the incidence of developmental delays.^{viii} Almost all children in foster care are covered by Medicaid, which makes their foster and adoptive placement feasible. EPSDT helps assure they receive the physical and mental health services they need and the developmental monitoring to detect and even prevent the problems for which they are most at risk. Children in foster care or in special needs adoptive placements have greater health needs and therefore higher health costs. Placing states in a position of having to tighten their health coverage budgets could mean reductions in coverage for this vulnerable population, fewer placements with family members, and fewer adoptions for children with special health care needs.

Eliminating Medicaid expansion, as well as constricting access to private insurance, would prevent parents from getting care that benefits themselves and their children.

Many adults—including many parents of young children—who could never afford coverage previously gained it through the Patient Protection and Affordable Care Act (ACA) and Medicaid expansion. This new-found ability resulted in an overall improvement in families’ wellbeing and created a culture of health in families where parents were able to get preventive and other care, making them better equipped to be

ZERO TO THREE Statement on "Graham-Cassidy-Heller-Johnson Proposal"

caregivers to their children. They were more likely to get their children covered—states that expanded Medicaid for adults saw nearly twice the decline in child uninsured rates as non-expansion states.^{ix} (For more information see our brief *America's Babies Need Affordable Health Care: What the repeal of the ACA means for babies and our future workforce.*)

It is therefore particularly disheartening that Graham-Cassidy ends the ability to cover these adults after 2019, not even allowing states the option of covering them. It is doubtful states will have adequate funding to create a whole new program for these adults, especially since expansion states actually will lose money under this bill, only to see it flow to states that ignored the needs of low-income adults. Because the ACA expansion funds were open to all states, arguments that this funding reallocation creates parity among states seem specious.

In light of the current national alarm over the opioid epidemic, including here in Congress, I want to underscore that eliminating Medicaid expansion would severely limit access to mental health and substance abuse treatment, which greatly increased in those states that adopted the expansion. Nearly 30% of people who became covered under expansion had a mental disorder or a substance use disorder. Research indicates that this coverage improved access to behavioral health treatment. Such access in turn benefits children, whose development is greatly affected by their parents' mental health and general wellbeing. Substance abuse, including the most recent crisis involving opioid abuse, affects many families involved in the child welfare system, including more than 80% of the infant-toddler cases in ZERO TO THREE's *Safe Babies Court Teams* project. Removing an avenue to substance abuse and mental health treatment would be a cruel stroke for these families.

Allowing states to waive essential benefits jeopardizes the health of young children and their parents.

Another troubling aspect of the bill is the ability of states to obtain waivers for Essential Health Benefits (EHBs) as well as the rates people with pre-existing conditions are charged. Among those EHBs that can be waived are services such as maternity and newborn care, pediatric care, and mental health treatment. What are the implications of treating these fairly basic needs as special services?

Maternity and Newborn Care: It is truly astounding that in the United States, which still has one of the highest infant mortality rates among developed nations even with recent declines, maternity and newborn care could be treated as an unusual specialized service that could be very expensive to obtain. If states do not require all plans to cover maternity care, fewer women will be able to afford coverage, resulting in fewer healthy babies. Prior to the ACA, 62% of plans in the individual market did not cover maternity care.^x Children's and mothers' access to health insurance during pregnancy and in the first months of life is linked to significant reductions in infant mortality, childhood deaths, and the incidence of low birth weight, which itself can contribute to developmental problems. In addition, states could drop the requirement that insurance cover breast pumps for nursing mothers, as well as the protection of requiring employers to protect breastfeeding mothers' ability to pump at work, enabling babies to benefit longer.

This importance of these outcomes should not be minimized: Again, among the most developed nations, the United States has one of the highest infant mortality rates (right between Serbia and Bosnia/Herzegovina), 5.8 per 1,000 births compared with, for example, Japan at 2.0, South Korea at 3.0, and the European Union at 4.0.^{xi} A function of available health care and in particular a high rate of preterm births, this rate ought to be a national embarrassment. Yet, if it has been mentioned in the current health-care debate as maybe a reason to protect Medicaid as well as prenatal care benefits in private plans, I haven't noticed.

Pediatric Care: As a parent, it is hard to imagine either an area of care that is more essential or what would lead someone to conclude otherwise. The first reason is obvious: Good health is critical for growth and

development. Regular health care monitors how babies are growing and thriving, provides developmental screening, ensures they keep up with immunizations that protect them from disease, and treats them when they are ill. During their first 5 years, children should have 14 well-child visits, half before they turn 1.^{xii} Uninsured young children are much less likely to see a doctor for preventive care (68% compared with 92% of insured children).^{xiii} Preventive services also drastically bend the cost curve through prevention or early identification of costly illnesses, saving money down the road. As I noted earlier, particularly for vulnerable children, pediatricians and other primary care providers for young children are literally the sentinels for developmental problems and contributing environmental factors.

Mental Health Care: Parents' mental health is a critical part of their overall health and wellbeing. In turn, it affects their ability to parent. Because infants and young children develop in the context of close, consistent relationships, their own emotional wellbeing is directly tied to the emotional functioning of their caregivers and families. Untreated parental depression, substance abuse, intimate partner violence, and trauma disrupt parenting and can affect the mental health of children. Infants and young children also can experience emotional or behavioral disturbance. Symptoms of depression and anxiety, post-traumatic stress disorder, attention-deficit/hyperactivity disorder, and other mental health issues can begin to manifest in infancy and toddlerhood. Undiagnosed or untreated mental health disorders can have serious consequences for early learning, social competence, and lifelong health.^{xiv}

Capping Lifetime and/or Annual Benefits: Because the ACA's prohibition of lifetime or annual caps on benefits applies only to EHBs, waiving categories of care could drastically affect the ability of children with costly conditions to get necessary care throughout their lives. Babies born with severe congenital problems may need costly initial and ongoing treatment. Opening the possibility of capping annual and/or lifetime benefits could mean they reach their cap very early in life, leaving them vulnerable to being unable to afford lifesaving care later.

Preexisting Conditions: The ability of states to allow insurance providers to charge higher rates for people with preexisting conditions, without a definition of what is “affordable and adequate coverage,” is another component of this bill that could haunt young children with health conditions throughout their lives. Families could face tough choices if 17 million children under age 18 with pre-existing conditions are no longer guaranteed affordable health coverage from their private insurance companies. Families with children with conditions such as asthma, diabetes, autism, and birth defects—all of which lead to chronic health care needs—may in effect lose insurance coverage, be locked into unsatisfactory plans, or be subject to lifetime or yearly caps.^{xv} Of course, which state you live in will make all the difference, so that families in one state may be secure while those in another could end up with spiraling costs for preexisting conditions—precisely the kind of geographic inequity the ACA sought to eliminate.

States will be forced to make wrenching choices.

While no CBO score is available, health insurance experts estimate that states will lose as much as \$489 billion by 2027 and a staggering \$4.15 trillion by 2036 should this bill become law.^{xvi} The consequences for both people who need health insurance and for other programs in state budgets could be profound.

Taking so much money from the system and capping and cutting the amount available to states will affect the level and quality of services offered. Restructuring Medicaid would put pressure on the ability to provide key benefits such as EPSDT and other protections for children most vulnerable to developmental and health issues. There could be decreased opportunities for Medicaid innovation with less costly populations, including young children. The unprecedented financial pressure of both restructuring Medicaid and block granting basic health coverage responsibilities combined with drastically cut federal funding, makes it all the more likely that states will feel forced to pursue waivers to cut costs. And these waivers will be easy to obtain.

This pressure is made almost unbearable by the fact that the ACA replacement block grant is only funded for ten years. To create such uncertainty about a critical human need for states, health insurance markets, and the people who look to them for health coverage is unconscionable. We have only to look at the uncertainty around continuation of the Cost Sharing Reduction payments and the ACA itself, or at the nine million children currently in limbo as CHIP expires this Friday, to see the anxiety such a time-limited authorization creates.

Other children’s programs in state budgets could be pressured as well. States have to absorb the need to compensate for federal cuts somewhere. Programs such as child care, education, family supports or other services critical to children, already stretched thin, could be eroded further. Services to children in foster care or those needing early intervention for developmental delays or disabilities could be curtailed.

Costs don’t go away when a child loses insurance but must have care. An uninsured child costs the local community \$2,100 more than a child insured by Medicaid.^{xvii} Moreover, unaddressed issues such as developmental delays or disabilities could lead to higher costs in other systems, such as special education.

Families could face decreased economic security and increased long-term health care costs.

Many of the families that benefit from the ACA, and all of those benefitting from Medicaid expansion, are low-income. Insurance on the private market will likely be out of reach for them. High premiums and out-of-pocket costs or loss of Medicaid or other health insurance altogether will financially strain already stressed families, forcing them to go without health care or cut other essentials for meeting basic needs. Drastic restructuring of our health insurance system could have far-reaching consequences affecting our efforts to reduce poverty and increase the overall wellbeing and productivity of our people. For example, increased understanding of the role that social determinants of health play in health care costs has led some state Medicaid agencies to allow funds to be used to connect families with critical social services to address issues like housing and food insecurity. With mounting fiscal pressure, these important care coordination and case management services may no longer be a priority.

CONCLUSION

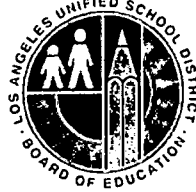
In focusing on the importance of health coverage for babies and toddlers, I have presented only one perspective on the immense impacts this proposal would have. There are many others, and together they should raise an enormous caution flag for the Congress. They are a signal of the critical need to consider how these decisions would affect the health of our people as well as other aspects of our overall economy and national security, effects that should not be obscured by the immediate goal of cutting federal involvement in this vital area. The infants and toddlers who today may lose care that could ensure their development stays on track, or whose parents may have nowhere to turn for mental health treatment, will be the workers, soldiers, and innovators who will be the backbone of our economy and national defense in a few decades. I urge the Members of the Committee and the Senate as a whole to reject this legislation that would undermine these young children’s future and our own. Unquestionably, there are many ways in which health insurance and health care itself could be improved. We urge you to undertake bipartisan efforts to move our health insurance system forward and focus on innovations to improve care and bend the cost curve in ways that make our people healthier.

ZERO TO THREE Statement on “Graham-Cassidy-Heller-Johnson Proposal”

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**LOS ANGELES UNIFIED SCHOOL DISTRICT
ADMINISTRATIVE OFFICES**

[REDACTED]
[REDACTED]
[REDACTED]
MICHELLE KING, Ed.D.
Superintendent of Schools

September 22, 2017

Senate Committee on Finance
Attn. Editorial and Document Section
Rm. SD-219
Dirksen Senate Office Bldg.
Washington, DC 20510-6200

RE: September 25, 2017, Hearing to Consider the Graham-Cassidy-Heller-Johnson Proposal

This letter is to express the Los Angeles Unified School District's (LAUSD) opposition to the Graham-Cassidy bill, which would make significant changes to the Medicaid program detrimental to the welfare of its most vulnerable students.

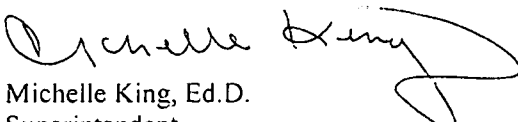
Medicaid provides vital funding to our district, which allows schools to offer health services for low-income students, and helps provide federally-required medical and support services for students with disabilities. The pending legislation would produce a sea change in the financial structure of the Medicaid program by shifting from the guaranteed federal matching reimbursements to a finite per-capita grant for each state, while also eliminating the Medicaid expansion. According to the Center for Budget and Policy Priorities, the Graham-Cassidy proposal would cut \$57.5 billion in federal funding for California by 2027. This change would place a commensurate increased financial burden upon our state and local governments, including school districts, which are already woefully underfunded relative to the need in these areas.

Federal laws require specific health screenings to be performed for school-aged children and also require that specialized education, health, and related services be provided for students with disabilities. California has established a state Medicaid plan called Medi-Cal that outlines eligibility standards, provider requirements, payment rates, and the benefits available to eligible citizens of the state, including children. Medi-Cal covers approximately 13 million Californians, from which 40 percent are children and 25 percent are seniors and people with disabilities. In Los Angeles County, Medi-Cal covers about 40 percent of the population.

LAUSD, the nation's second largest school district, has proven to be an efficient provider of Medicaid services for school-aged children, and has been approved by the state Medicaid agency. Medicaid funds serve approximately 70,000 students throughout our school district. These students receive basic medical services such as periodic health screenings, vision exams, and hearing tests as well as speech, physical, and occupational therapy. With over 75 percent of students in LAUSD qualifying for free or reduced priced meals, the roughly \$27 million in Medicaid reimbursements that the District receives each year helps ensure these low-income students are healthy and able to access the academic benefits of school.

LAUSD's mission is to ensure academic achievement so that each and every student graduates ready for college and career. However, a reduction in Medicaid funding will impair this goal by not only impacting the health of low-income students, and those with disabilities, but it will also have far-reaching consequences on student achievement. Therefore, I implore you to reject any changes to Medicaid in the Senate health care bill that will put services at risk for our neediest and most vulnerable students.

Sincerely,


Michelle King, Ed.D.
Superintendent

Cc: Senator Dianne Feinstein
Senator Kamala Harris

Wright, Kevin (Finance)

From: Torrie Quintero [REDACTED]
Sent: Friday, September 22, 2017 5:33 PM
To: gchcomments
Subject: Affordable Health Care

Hello,

I/my family rely/relies on quality, affordable healthcare. Because of this, I oppose the Graham-Cassidy bill. My story with [Medicaid, pre-existing conditions, disabilities, affordability, etc.] is... I would like to see a bipartisan Congressional effort to improve the ACA, not repeal it.

Sincerely,

Torrie Quintero

Lower Lake, California

Wright, Kevin (Finance)

From: Taryn B Mattice [REDACTED]
Sent: Friday, September 22, 2017 6:01 PM
To: gchcomments
Subject: NO on Graham-Cassidy

My husband and I oppose the Graham-Cassidy bill in the strongest terms possible. It is a disaster of a bill—rushed through without appropriate CBO scoring, and with critiques from hospitals, doctors, nurses and patient advocacy groups.

Politicians need to work together across the aisle to see that every American has adequate coverage and that we quit wasting money on an industry concerned only with profits for its shareholders and \$20 million salaries for its CEO's.

Thank you.

Taryn and Terry Mattice

[REDACTED]
Ithaca, NY 14853

Wright, Kevin (Finance)

From: julie [REDACTED]
Sent: Friday, September 22, 2017 5:59 PM
To: gchcomments
Subject: Graham-Cassidy et al

This repeal attempt is shameful and should make all Republicans embarrassed about being so greedy and heartless.

If you can find billions for war because the dotard has hurt feelings, you can keep this too. You guys don't need more tax breaks. Sick and disgusting.

Julie Tell
Berkeley, CA

Wright, Kevin (Finance)

From: Lisa Helford [REDACTED]
Sent: Friday, September 22, 2017 5:58 PM
To: gchcomments

My family relies on quality, affordable healthcare. Because of this, I oppose the Graham-Cassidy bill. I would like to see a bipartisan Congressional effort to improve the ACA, not repeal it. Do we really want to live in a country that does not take care of its sick? We are the only "western" nation without Universal Healthcare for all, nothing is perfect but can't we improve on what we have?

Sincerely, Elisa Helford

[REDACTED]

Glenview, IL 60025

Wright, Kevin (Finance)

From: Judy Dubin [REDACTED]
Sent: Friday, September 22, 2017 5:57 PM
To: gchcomments
Subject: Graham-Cassidy Bill

My family relies on quality, affordable healthcare. Because of this, I oppose the Graham-Cassidy bill. My story with disabilities, and pre-conditions dictates to me that I stay with ACA, now. I would like to see a bipartisan Congressional effort to improve the ACA, not repeal it.

Judith Dubin

Santa Monica CA

Wright, Kevin (Finance)

From: Michelle Korf [REDACTED]
Sent: Friday, September 22, 2017 5:33 PM
To: gchcomments
Subject: No to Graham Cassidy bill

It's a Trojan horse that will negatively affect millions of people who just want affordable health care coverage. Go back to the table with your colleagues on the other side of the aisle and come up with a bipartisan bill that will stabilize the market!

Michelle Korf
Arizona high propensity voter

Wright, Kevin (Finance)

From: Wesley Epplin [REDACTED]
Sent: Friday, September 22, 2017 6:00 PM
To: gchcomments
Subject: Senate Finance Committee Hearing on Graham-Cassidy Bill
Attachments: HMPRG.Letter.SenateFinanceCmte.Graham-Cassidy.pdf

Hello,

Please share the attached letter with the US Senate Finance Committee members for their hearing on the Graham-Cassidy Bill to be held on Monday, September 25, 2017.

Thank you,

Wesley Epplin

Wesley Epplin, MPH
Director of Health Equity
Health & Medicine Policy Research Group

[REDACTED]
Chicago, IL 60602
[REDACTED]
[REDACTED]

[REDACTED]
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2017 Awards Gala
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A Culture of Health Leader

Culture of Health Leaders is a national leadership program supported by the Robert Wood Johnson Foundation to support leaders—from all sectors that have an influence on people's health—to create collaborative solutions that address health inequities and move their communities and organizations toward a Culture of Health.

[REDACTED]

Wright, Kevin (Finance)

From: Douglas Nelson [REDACTED]
Sent: Friday, September 22, 2017 5:29 PM
To: gchcomments
Subject: Fix the ACA--no repeal, no Graham-Cassidy bill

Hello,

My family relies on quality, affordable healthcare. Because of this, the 4 of us eligible voters oppose the Graham-Cassidy bill.

We have found our health care affordable, able to cover pre-existing conditions as well as providing excellent health care under the ACA.

We would like to see a bipartisan Congressional effort to improve the ACA, not repeal it. *Work together and improve the flaws, PLEASE!*

Sincerely,

Doug, Audrey, Anneka and Kristina Nelson

Davis, California

Wright, Kevin (Finance)

From: Kaci Clark [REDACTED]
Sent: Friday, September 22, 2017 5:40 PM
To: gchcomments
Subject: Graham Cassidy

Ladies and Gentlemen of the committee and legislature,

I rely on quality, affordable healthcare. As our economy turns to a "gig" and entrepreneurial economy, we need to insure that we can foster innovation and creativity while ensuring that our most creative minds can have access to affordable healthcare. If we are to compete with other developed countries, who have better and less expensive health care systems, we need to fix the ACA, not trash it. Because of this, I oppose the Graham-Cassidy Bill.

I also believe that every human has a right to affordable healthcare. Perhaps we could work the cost side in terms of profit to insurance and other healthcare companies rather than allowing our friends and neighbors to suffer and in some cases die unnecessarily. I believe we can come together as a nation and care for one another as Jesus would have us do. I would like to see a bipartisan Congressional effort to improve the ACA, not repeal it.

Sincerely, Karen Clark

Knoxville, TN

Wright, Kevin (Finance)

From: Ellen Strange [REDACTED]
Sent: Friday, September 22, 2017 5:40 PM
To: gchcomments
Subject: NO to Graham Cassidy

I am asking everyone associated with this bill - authors, sponsors, supporters - to explain to the public exactly why they think the bill is a good idea and in the best interests of the people they represent. Simply stating that Obamacare is socialism is not sufficient. Anyone who thinks that health care is a privilege, not a right, is unfit to govern.

Thank you.
Beverly Ellen Strange
Louisville, KY (Mitch McConnell's district)

Wright, Kevin (Finance)

From: Julia Schmitz [REDACTED]
Sent: Friday, September 22, 2017 5:40 PM
To: gchcomments
Subject: Protect Medicaid

It's time for Congress to reject repeal efforts. Instead, lawmakers should work together on practical, bipartisan solutions that build on the ACA's strengths to improve the quality and affordability of health coverage for all of our nation's families. Tens of millions of working families, children, seniors, and people with disabilities rely on Medicaid. It helps fund doctors and hospitals that deliver health care to people who would otherwise be unable to pay.

Director of Special Services

Savannah R-III
[REDACTED]

Savannah, MO 64485
[REDACTED]

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Wright, Kevin (Finance)

From: Kate Kordich [REDACTED]
Sent: Friday, September 22, 2017 5:43 PM
To: gchcomments
Subject: Please Keep the ACA

Please don't compromise the health care of the American people for political gamesmanship. My family relies on quality, affordable healthcare. Because of this, I oppose the Graham-Cassidy bill. Like most people, I have a history and some medical conditions that ACA's repeal would truly and negatively affect me and my family members. I would like to see a bipartisan Congressional effort to improve the ACA, not repeal it. To take the medical care away from millions of Americans is an immoral act.

Sincerely,
Catherine Kordich
Berkeley, California 94702

Wright, Kevin (Finance)

From: Barbara Renkert [REDACTED]
Sent: Sunday, September 24, 2017 1:57 AM
To: gchcomments
Subject: Oppose Graham-Cassidy-Heller

Senate Finance Committee,

I urge you to reject Graham-Cassidy-Heller in favor of the bipartisan bill the Senate HELP Committee was considering. Graham-Cassidy-Heller would cause 32 million people to lose their health coverage while destroying Medicaid and harming some of the most vulnerable members of our communities, seniors and people with disabilities.

Barbara Renkert
Hilliard, Ohio

Sent from my iPhone. Please excuse typos and brevity.

Wright, Kevin (Finance)

From: Matthew Marsico [REDACTED]
Sent: Sunday, September 24, 2017 2:01 AM
To: gchcomments
Subject: Oppose Graham-Cassidy-Heller

Senate Finance Committee,

I urge you to reject Graham-Cassidy-Heller in favor of the bipartisan bill the Senate HELP Committee was considering. Graham-Cassidy-Heller would cause 32 million people to lose their health coverage while destroying Medicaid and harming some of the most vulnerable members of our communities, seniors and people with disabilities.

Matthew Marsico
Hendersonville, NC

Wright, Kevin (Finance)

From: Peter Moen [REDACTED]
Sent: Sunday, September 24, 2017 2:12 AM
To: gchcomments
Subject: Trump Care Cannot Help the Economy

Finance Committee,

The Republican's want to take health insurance from the very poor and the middle class, and give the savings to the very rich in tax cuts as part of Trumpcare. They say it will help the economy, but the rich already have a higher percentage of the wealth than at any time since the great depression (<http://fortune.com/2014/10/31/inequality-wealth-income-us/>.) Tax cuts for the rich cannot help the economy.

Peter Moen

[REDACTED]

[REDACTED]

San Jose, California [REDACTED]

Wright, Kevin (Finance)

From: Kristen Scott [REDACTED]
Sent: Sunday, September 24, 2017 12:55 AM
To: gchcomments
Subject: No on Graham-Cassidy

My family relies on quality, affordable healthcare. Because of this, I oppose the Graham-Cassidy bill. Without the Affordable Care Act, I would not have been able to afford medical coverage for myself due to a mild "pre-existing condition" that had caused me to be declined coverage in the past. Hard working self employed citizens who have been taking care of themselves and thus, may be treating a small medical issue with the goal of keeping it small - should be able to have affordable health care coverage. I would like to see a bipartisan Congressional effort to improve the ACA, not repeal it.

Sincerely,

Kristen Scott

Encinitas, CA

Wright, Kevin (Finance)

From: M.Tomenko [REDACTED]
Sent: Sunday, September 24, 2017 2:13 AM
To: gchcomments
Subject: Oppose the Graham-Cassidy Bill

Expires: Thursday, March 22, 2018 3:00 AM

Senate Finance Committee,

My family rely/relies on quality, affordable healthcare. Because of this, I oppose the Graham-Cassidy bill. Many family members utilize the ACA because of pre-existing conditions. Otherwise, they would not have health benefits.

I would like to see a bipartisan Congressional effort to improve the ACA, not repeal it.

Sincerely,

Margaret Tomenko
Carmichael, CA

Wright, Kevin (Finance)

From: Sara Feldman [REDACTED]
Sent: Sunday, September 24, 2017 2:15 AM
To: gchcomments
Subject: Graham Cassidy bill

I am writing to express my strong opposition to this bill. I oppose it on two counts:

1. As an American, I believe that everyone should have access to health care. People should not be forced to die in agony because they can't afford treatment or drugs. How a society treats its most vulnerable is the most important signpost of its values, and I don't believe that Americans want this fate. It's that simple. Who are we, that we would strip millions of people of their access to doctors, hospitals and care? It's unAmerican.

2. As an older person who lives overseas but wants to come home someday to live with my son, I am, frankly, terrified. I'll be living on Social Security. I have planned my retirement carefully, living in a country where expenses are much lower, saving my money, and planning to retire in a fiscally sensible way. But I cannot even return home, ever, if I can't get healthcare coverage, including nursing home coverage (Medicaid, not MediCare), if the earned entitlements and normal health care options are unavailable to me, either because of cost, or because they simply don't exist for those of us with pre-existing conditions, for instance. Which is pretty much every person over 50 in the U.S. I have paid thousands and thousands of dollars into the system over my working life. I'm STILL paying social security and medicare taxes, even from abroad. Now this bill, and others to come, want to snatch them away at the last minute and leave me destitute. It's just so wrong and heartless.

These are the bases for my objections. Please, please do the right thing. Don't let this cruel bill be your legacy.

Sara Feldman
Registered to vote (and does so) in California 90039

Wright, Kevin (Finance)

From: Dakota Buck [REDACTED]
Sent: Sunday, September 24, 2017 2:23 AM
To: gchcomments
Subject: Graham Cassidy healthcare bill

My name is Dakota Buck, and here are my thoughts on the the newest healthcare bill scheduled to be voted on by Congress this coming week.

I must insist that the vote concerning the Graham Cassidy healthcare bill is not a partisan issue. This is a human issue.

The AARP does not support this bill, and you know why, the bill allows senior citizens to be charged five times the amount as what younger clients are charged. The ACA is not perfect, it has its problems, however, our elderly are not blatantly taken advantage of by it, only being allowed to be charged three times the amount of younger clients.

Your constituents know the facts. We know that 32 million people will lose insurance with the Graham Cassidy bill. What should those people do? I can tell you what will happen, those people will become a huge burden on the medical community, they will require services and once done, not be able to pay for them.

I could go on and on...this bill is ridiculously counterproductive to the American economy. One sixth of our economy will be irrevocably damaged if this bill passes. Search your heart. Recognize that this has nothing to do with your party, nothing to do with partisan politics. Look beyond the typical loyalty to a party that is turning a blind eye towards the people who trusted it to protect them.

Vote your heart, vote what you know is right for America, vote no on the Graham Cassidy healthcare bill.

Keep in mind, midterms are coming, and America wants to vote for congressional leaders that are not afraid to vote for them.

My name is Dakota Buck and I live in Holiday Island, AR, zip code 72631.

I can be reached at [REDACTED] for further comment.

Wright, Kevin (Finance)

From: Jan [REDACTED]
Sent: Sunday, September 24, 2017 2:25 AM
To: gchcomments
Subject: Graham-Cassidy bill

Senators,

It is time to vote for compassion & reason. It is NOT the time to vote for political advantages & career motives. This madness & method of governing is an embarrassment to the United States of America.

Jan Carey-Arts Advocate/Educational Consultant/Retired Academic Librarian

Wright, Kevin (Finance)

From: Jan Stinchcomb [REDACTED] >
Sent: Sunday, September 24, 2017 1:30 AM
To: gchcomments
Subject: Oppose Graham-Cassidy-Heller

Senate Finance Committee,

I urge you to reject Graham-Cassidy-Heller in favor of the bipartisan bill the Senate HELP Committee was considering. Graham-Cassidy-Heller would cause 32 million people to lose their health coverage while destroying Medicaid and harming some of the most vulnerable members of our communities, seniors and people with disabilities.

Jan Stinchcomb
Santa Monica, CA

Wright, Kevin (Finance)

From: Kevin Jones [REDACTED]
Sent: Sunday, September 24, 2017 2:32 AM
To: gchcomments
Subject: Public testimony input for September 25, 2017 Graham-Cassidy hearing

My family relies on quality, affordable healthcare. I oppose the Graham-Cassidy bill because it allows caps to be placed on Medicaid, allows insurance rates to rise for people with pre-existing conditions and will ultimately remove 15 Million people from health care coverage (according to Brookings).

Health care access is not sufficient. Health care access does not equal health care coverage. I have "access" to go to the moon and back. Since that is not affordable, it is unlikely I will go. The same situation applies to health care access versus health care coverage. We need health care coverage to remain in place for these 15 Million Americans.

It is also important to listen to Americans, 56% of whom prefer the Affordable Care Act to the Graham-Cassidy alternative (according to the recent ABC news poll). Represent Americans. Members of Congress work for Americans. It is shameful to pass legislation that a majority of Americans do not want.

Why is this important to me? Because my wife has multiple pre-existing conditions that, left untreated, will cause her to die. If we are forced to pay ever increasing health care premiums for people like her, with pre-existing conditions, we will lose our savings and become dependent on the state. Even then she is more likely to die. I love my wife. I don't want her to die. Please don't pass Graham-Cassidy and cause my wife to die.

I would like to see a bipartisan Congressional effort to improve the ACA, not repeal it.

Sincerely,

Kevin Jones

[REDACTED]
[REDACTED] Vashon, Wa 98070

Wright, Kevin (Finance)

From: Kristen Terry [REDACTED]
Sent: Sunday, September 24, 2017 2:32 AM
To: gchcomments
Subject: PLESAE protect our healthcare! REJECT Graham-Cassidy!

Finance Committee,

I am appalled by the newest version of Trumpcare, which would kick 32 million people off of healthcare, devastate working families like my own, and roll back the progress we've made in protecting so many Americans. Also, hidden in this bill—known as Graham-Cassidy—is a \$20 billion tax break for the highly-profitable medical device industry, which has \$230 billion in profits stashed offshore on which it has not paid a dime in U.S. taxes. This would be a slap in the face to all the hardworking Americans who have come to depend on the Affordable Care Act to help them manage healthcare costs!

In 2009, the Affordable Care Act was reviewed by three different Senate committees, received dozens of hearings and 169 hours of consideration. This week's ONE hearing is an embarrassment and outrage given the life and death matters at stake.

I urge the Senate and the Senate Finance Committee to reject Graham-Cassidy and to protect the healthcare of millions of Americans. It's also time that wealthy corporations pay their fair share in taxes! When they do, we'll be able to invest in our country's future, including healthcare for working families.

Kristen Terry
[REDACTED]
[REDACTED]

Los Angeles, California 90042

Wright, Kevin (Finance)

From: Julia Webster [REDACTED]
Sent: Sunday, September 24, 2017 2:34 AM
To: gchcomments
Subject: Graham Cassidy Bill

If you pass this bill, you will bankrupt my family- and my father will die.

Sent from my iPhone

Wright, Kevin (Finance)

From: Joe [REDACTED]
Sent: Sunday, September 24, 2017 2:37 AM
To: gchcomments
Subject: Healthcare

Please don't let this incomplete bill pass!!! Fix ACA.
Sent from my iPhone

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Sunday, September 24, 2017 1:21 AM
To: gchcomments
Subject: Affordable Care Act

My name is Linda Lee and I'm a constituent in franklin,TN. Zip 37067.

I have two sons, 26 and 29, neither of whom have jobs that provide health insurance. My older son has had his insurance through the Marketplace since he turned 26. He could not have afforded insurance without the subsidy.

He is also in recovery from opioid addiction. Without the drug treatment provided by the ACA he might well be dead.

Please preserve the ACA. I know republicans have been saying they'd repeal given the chance but in the meantime many in the country have used the Marketplace and come to appreciate having health insurance.

I can't even go where you're going with Medicaid. To hurt the most vulnerable is beyond my understanding.

Do the right thing.

Sent from my iPhone

Wright, Kevin (Finance)

From: Laurel Treat [REDACTED]
Sent: Sunday, September 24, 2017 2:41 AM
To: gchcomments
Subject: comments

Senate Finance Committee meeting for Monday, Sept. 25

Please vote against the horrific Graham-Cassidy healthcare bill. This bill would destroy American healthcare and American lives.

The block grants plan is horrific, not only do we have too many states that can't handle their budgets now, the idea of having 50 different types of insurance coverage is a nightmare. The unfair distribution of the money involved is just simply tyranny. And cutting 1/3 of the available funds isn't flexibility it is irresponsibility.

Americans do not want to lose healthcare so the wealthy and corporations can have tax cuts.

And the process is terrible. We are sick and tired of this congress trying to make law behind closed doors, in secret hidden ways, without regular order and without bipartisan input. That is not how democracy is supposed to work.

It is a fallacy to say GOP promised this to voters, no you are not paying attention. Many of your own voters have changed their views on ACA and want to keep it and have been telling you so. Nobody voted to make huge cuts in Medicaid.

Furthermore, trying to pass this bill through because the Koch brothers will cut out donations to you is a despicable and deplorable action. We don't make policy based on the wishes of billionaires!

Fix and fund ACA

Thank you

Laurel Treat
[REDACTED]

Brighton, IL 62012

Wright, Kevin (Finance)

From: cathy <[REDACTED]>
Sent: Sunday, September 24, 2017 2:42 AM
To: gchcomments
Subject: Graham-Cassidy-Health Bill

I feel this bill is not in the best interest of the American people. I urge senators to vote no, and work bi partisan to improve the ACA.

Sent from XFINITY Connect Mobile App

Wright, Kevin (Finance)

From: Georgia Daniels [REDACTED] >
Sent: Sunday, September 24, 2017 2:42 AM
To: gchcomments
Subject: Please, Please, Please - Oppose the Graham-Cassidy Bill

Dear Senate Finance Committee,

Senators have excellent health insurance. My daughter doesn't. If this bill passes, my April could die. She won't be able to stay insured to get the treatment she needs to be a productive member of society. She has multiple pre-existing conditions, including depression and tendencies toward self-harm. Please - show compassion and reverence for life, for April's life and all life. Oppose the Graham-Cassidy Bill.

This country needs so many things. Let's start with the basics:

We need bipartisanship.

We need a CBO score.

We need health care for women, children, **Transgender**s, and outreach/treatment for addicts.

Instead of investing in this country's future, the Graham-Cassidy Bill offers us chaos. The price is too steep.

Don't let this bill out of your committee - because, as your colleague Sen. John McCain explained, it was put together in secret without any public input and without any CBO input. If the Bill must get out of committee, please do the right thing and vote "No!"

Thanking you in advance,

Georgia Daniels,
Resident of Zip Code 91101

Wright, Kevin (Finance)

From: J.K. Granberg-Michaelson [REDACTED]
Sent: Sunday, September 24, 2017 2:43 AM
To: gchcomments
Subject: Oppose Graham-Cassidy-Heller

Senate Finance Committee,

I urge you to reject Graham-Cassidy-Heller-Johnson in favor of the bipartisan bill the Senate HELP Committee was considering. As a father expecting my second child i can't imagine the pain of having a child with expensive medical needs that could put him or her over a lifetime insurance cap before he or she even leaves the hospital. Those caps will be back in many states, and the protection of essential health benefits will be significantly eroded if GCHJ passes. Most importantly, those who will inevitably suffer most under this bill as states are forced to make do with inadequate funding are some of the most vulnerable members of society--the poor and the sick.

Thank you for accepting this testimony.

J.K. Granberg-Michaelson
Washington, DC

Sent from my iPhone

Wright, Kevin (Finance)

From: Carlo Alvarez [REDACTED]
Sent: Sunday, September 24, 2017 2:44 AM
To: gchcomments
Subject: Cassidy Bill - Healthcare

Shame on the GOP for trying to destroy the Preexisting Conditions for Americans! Shame! Shame! Shame! Shame!
Shame! Shame! I will not vote for any GOP's at this rate! God Bless all the government officials truly working for the
people. Have a blessed day.

Sent from my iPhone

Wright, Kevin (Finance)

From: Sandra Cook [REDACTED]
Sent: Sunday, September 24, 2017 2:45 AM
To: gchcomments
Subject: Healthcare

Please please please keep the ACA and do not vote for the Graham-Cassidy Bill. We need healthcare for our citizens. We,should,all have the same healthcare, including Senators and Congressmen.

Sandra Cook

Wright, Kevin (Finance)

From: Barry (Gmail) [REDACTED]
Sent: Sunday, September 24, 2017 2:45 AM
To: gchcomments
Subject: Graham Cassidy

I am opposed to the Graham Cassidy bill for multiple reasons. They include:

First and foremost, no one in American should LOSE health care coverage.

Second, it is unknown how each state would administer the proposed plan. They may choose not to.

Coverage could vary radically from state to state.

Third, the CBO has not evaluated the plan so congress is voting for a bill w/o all of the facts.

Estimates are 31 million people will be adversely affected. This is shameful. How many people must lose coverage before republicans agree that it's shameful to eliminate health care from US citizens?

I am a senior citizen on Medicare & I think Medicare is an excellent solution for health care for the following reasons:

If copays are low (or zero), people can play a proactive role in their health care. They will see their doctors sooner in the cycle and cost the system less.

Workers not tethered to a company for health care & are free to seek new employment & higher wages.

No one should be denied health care coverage because of preexisting conditions.

Too many personal bankruptcies stem from high health care costs.

Medicare should be able to negotiate the cost of care and drugs.

Barry DiSimone

[REDACTED]
Tucson, AZ 85755

Wright, Kevin (Finance)

From: Mara Hernandez [REDACTED]
Sent: Sunday, September 24, 2017 2:48 AM
To: gchcomments
Subject: Protect our healthcare, please reject Graham-Cassidy bill

Finance Committee,

This bill will clearly be terrible for our fellow citizens' health and wellbeing, it would take our country in the wrong direction. I am also upset that hidden in the Graham-Cassidy is a \$20 billion tax break for the highly-profitable medical device industry, which has \$230 billion in profits stashed offshore on which it has not paid a dime in U.S. taxes.

In 2009, the Affordable Care Act was reviewed by three different Senate committees, received dozens of hearings and 169 hours of consideration. This week's ONE hearing is an embarrassment and outrage given the life and death matters at stake.

I urge the Senate and the Senate Finance Committee to reject Graham-Cassidy and to protect the healthcare of millions of Americans. It's also time that wealthy corporations pay their fair share in taxes! When they do, we'll be able to invest in our country's future, including healthcare for working families.

Mara Hernandez
[REDACTED]
[REDACTED]

Berkeley, California 94709

Wright, Kevin (Finance)

From: Finn Todd <[REDACTED]>
Sent: Saturday, September 23, 2017 10:30 PM
To: gchcomments
Subject: A Plea to Oppose Graham-Cassidy-Heller

To the Members of the Senate Finance Committee,

Most of the people I know rely on the Affordable Care Act's various provisions to make healthcare financially manageable. Many of them are in some degree of financial difficulty, often due to debilitating disability, fibromyalgia and other chronic pain disorders that only their current plans allow them to manage. Many of them are self-employed, and can only obtain insurance at a reasonable cost through ACA exchanges. Speaking without exaggeration, the changes made under Graham-Cassidy-Heller would directly lead to multiple of their deaths. I cannot overstate this. This bill would make it financially infeasible for them to survive.

Throughout this country, there are thousands, millions of people like them, for whom the eliminations of regulations on pre-existing conditions and premium hikes effected under this new bill would be unsustainable.

I urge you to show compassion towards the citizens of this country, and vote NO on this bill.

Finn Todd, a Concerned Constituent
Los Angeles, CA

Wright, Kevin (Finance)

From: Jo Anne Savage [REDACTED]
Sent: Sunday, September 24, 2017 2:55 AM
To: gchcomments
Subject: Repealing ACA & Enacting Graham/Cassidy

Dear Sirs,

I am a concerned citizen who is very troubled about the process - or lack of - being used in an effort to repeal the Affordable Care Act and replace it with the bill sponsored by Senators Graham and Cassidy. Voting on such an important issue without a CBO score and hearings to fully discuss, understand the impact, and agree upon the details of this measure is irresponsible. Such an important and impactful change should use the processes put in place to ensure that all stake holders have the opportunity to share with the senate how this bill would affect the citizens of our country. In a representative democracy, not following these processes subverts the desires of its citizens.

As a resident of the State of California, I am worried about the loss of funding for Medicaid, which will affect my state much more than other states. This repeal effort is not supported by a majority of Americans and could mean the loss of care for citizens all over the country who rely on Medicaid and the life sustaining care it provides. This is unacceptable in one of the richest countries in the world!!

The American values which I grew up with included care and concern for other people. Those values are nowhere to be found in this legislative attempt to take healthcare away from tens of millions of fellow Americans.

As a recent retiree, I am worried that I will not be able to get healthcare coverage in a few years - when I need it most! As a person with a "pre-existing condition", I could get priced out of insurance market. That is a truly scary thought.

I believe it is time to get back to legislative basics and begin a bipartisan effort to figure out where improvements can be made that make sense in the current law. When the American Medical Association says that this bill would not meet their charge of doing no harm - there's a problem. When the voices of every Medicaid administrator from each of the 50 states comes out against it - there's a problem. And when the chorus of voices includes those of the many professional groups that study and educate people about their individual health concerns (Lung Association, Diabetes Association, Heart Association, are just a few examples) - there's a problem.

When I have a problem, I get advice from the professionals that are experts. I urge you to do the same and seek a solution that Americans support and that does not affect tens of millions of people the drastic way that the passage of the Graham - Cassidy bill would.

Sincerely,
Jo Anne Savage

Wright, Kevin (Finance)

From: Matt Pavik [REDACTED]
Sent: Sunday, September 24, 2017 3:00 AM
To: gchcomments
Subject: Graham-Cassidy bill

32 Million Americans could lose coverage, radical change to Medicaid and diminished funding for every state, 90 seconds of debate? If you want to keep your campaign pledges start by keeping your pledge not to touch Medicaid benefits. Reject this bill.

--

Matt Pavik
Director, Actor, Designer, Singer

Wright, Kevin (Finance)

From: Jackson Baugh [REDACTED]
Sent: Sunday, September 24, 2017 3:01 AM
To: gchcomments
Subject: Oppose Graham-Cassidy-Heller

Senate Finance Committee,

I urge you to reject Graham-Cassidy-Heller in favor of the bipartisan bill the Senate HELP Committee was considering. Graham-Cassidy-Heller would cause 32 million people to lose their health coverage while destroying Medicaid and harming some of the most vulnerable members of our communities, seniors and people with disabilities.

Jackson Baugh

Los Angeles, California

Wright, Kevin (Finance)

From: Lauren [REDACTED]
Sent: Sunday, September 24, 2017 3:01 AM
To: gchcomments
Subject: Graham-Cassidy "Health" Care

Good morning,

I'm writing to urge you to vote NO on this horrendous piece of filth presented by Mr Graham and Mr Cassidy.

Have you ever been poor? Have you ever needed a doctor but had no money, much less insurance? Has your child ever needed medical care but there was no way to get it? Have you ever listened to your child cry all night long from pain or sickness, asking you to help? It's something you NEVER forget.

I have been poor. I have had a time in my life where I suffered deeply because there was no money and no insurance and no medical or dental care. Not only does this rob you of good health, it also robs you of hope, confidence, optimism, and feeling worthy.

Please vote NO. Please urge your fellow senators to vote NO. Please, please, do the right thing, for America, for Her people and, especially; for her Her children.

YOU have the opportunity to do a very good thing. A very humanitarian thing. A very decent, godly thing.

PLEASE VOTE NO ON THE GRAHAM-CASSIDY PROPOSAL.

Thank you for your time and consideration.

Lauren Davis

Wright, Kevin (Finance)

From: Helen Matzger [REDACTED]
Sent: Sunday, September 24, 2017 3:04 AM
To: gchcomments
Subject: I am against Graham-Cassidy

Dear Sir/Madam,

I oppose the Graham-Cassidy bill. This bill is not fair to the millions of Americans who rely on the ACA for healthcare. I would like to see a bipartisan effort to improve the ACA, not repeal it.

Sincerely, Helen Matzger Seattle, Washington Sent from my iPad

Wright, Kevin (Finance)

From: j robin estrella [REDACTED]
Sent: Sunday, September 24, 2017 3:04 AM
To: gchcomments
Subject: GCH & preexisting conditions

I'm a 53 year old woman living in Fort Worth, Texas. 12 years ago I had a tumor on my thyroid. simple thing, but didn't know about it. I was uninsured. I gained nearly 100 pounds in one year, from 125 to 225 pounds. THAT'S how they knew something was wrong with me.

9 years ago, I ruptured 3 lumbar disks. I healed as best I could with physical therapy. I was still uninsured. surgery wasn't an option. they diagnosed my thyroid tumor as a pheochromacytoma. it was treated with radiation, killing my thyroid in the process. the county hospital system took care of it for me.

5 years ago I blew my back out again. they tried physical therapy, steroid injections & ablation to seal the nerve endings causing pronounced weakness & pain. partly successful but I blew my knee out due to my limp. underwent arthroscopic surgery to repair some damage. I had insurance.

my back continued to get worse. 2 years ago, I was confined to a bed or wheelchair: a former athlete, it nearly killed my spirit.

about a year & a half ago, I underwent major abdominal & spinal surgery. a titanium cage was placed screwed to my spine after damaged material was removed. told to wear a huge body/back brace completely immobilizing my spine whenever I was vertical, I couldn't drive, work or shop. my husband & sons took care of me. when I wasn't in the brace, I was laying down. I was told no exercise except for walking. it took over a year to heal before I could start strengthening my muscles. the surgery did not correct everything. I still have nerve damage on one side of my body, causing me to limp

unconsciously. walking 2+ miles every night soon led to reinjuring my knee...but I never stopped trying. I work my core & legs daily. if my knee doesn't improve, I will need to have it replaced. no other option. I hope to return to my job soon. that will likely ruin my knee.

while recovering from the fusion, I developed diabetes. it's not hereditary. it was from going from a very active to completely sedentary lifestyle.

15 years ago, I was (relatively) healthy & athletic. I now will take medication for the rest of my life. at this time, I'm blessed my husband & partner of 16 years has excellent health insurance, negotiated by his union. he's due to retire next year. if we lose our insurance, he can't. these past two years, he's had 2 malignant melanomas removed. he takes meds for high blood pressure & his thyroid, as well.

we were hoping to move back home next year. my granddaughters live 3 states away. we'd like to move closer, to where the climate isn't so hard on us. the Texas heat is brutal when your medication already dehydrated you & side-effects could kill you.

welcome to preexisting hell. if we lose our insurance at the same time he retires, we will not be able to afford to live. period. if preexisting conditions mean higher premiums (we already pay thousands monthly), we won't be able to retire. period. no grandbabies. no healthier climate. no chance in hell.

I didn't ask to get sick. I used to do triathlons with Seal Team One in San Diego. my husband served in the US Navy for 12 years. my US Navy retirement check is less than \$700 month (formerly married to a Warrant Officer for over 12 years after serving myself). is this right? why did we do everything we were supposed to if you're just going to sell us out? from what I've read, this bill does nothing for us. too young for social security. too old to start over.

it seems the bill is to keep a "promise" made during DJT's campaign & to large money donors to the GOP. is this true?

MOST AMERICANS DON'T WANT THIS. most intelligent Americans would like the support of the White House & legislature to improve ACA & make it a success. politics has become a game under this administration. it's not about who wins or loses because at the end of the day, the American middle-class will lose if this passes.

my husband is a Republican. I'm a registered Democrat. if we cannot afford to retire because of what's in this bill, we will remember who supported it. it's the wrong thing at the wrong time. it's a bad bill being pushed through on a deadline. I agree with Sen. John McCain. this is the wrong way to push through healthcare. lives are truly at stake.

thank you for taking the time to read & consider our feelings in this decision. please, don't let preexisting conditions be left up to anyone else to cover at whatever level & price they like. make sure we have a chance. to live. to thrive. to survive.

sincerely,

J Robin Estrella

[REDACTED]
Fort Worth, Texas
[REDACTED]

Wright, Kevin (Finance)

From: Hilary Hattenbach [REDACTED]
Sent: Saturday, September 23, 2017 1:03 PM
To: gchcomments
Subject: I urge Congress to oppose the Graham/Cassidy Bill

This bill limits protections to people with pre-existing conditions and both my husband and I have pre-existing conditions. Prior to the passing of the ACA, my husband was denied coverage from several providers and we had to rely on costly COBRA and HIPPA after I left my job. To top it all off, the Graham/Cassidy bill is being put up for a vote without a CBO score. It is the height of irresponsibility for Congress to vote on a bill when the outcome of how many people will be affected is unknown and estimated to be upwards of 20 Million. Members of Congress should prioritize the health and well being of their constituents since we are the ones who put them in office. The Graham/Cassidy bill seems to be an ego-play for Senators Cassidy and Graham - why else would they put their names on it? Obama didn't put his name on the ACA - Obamacare was a term coined by Republicans. It's time to stop this inane partisan fighting and come up with a solution that allows people in this country to have access to affordable health care options.

Thank you.

Best,
Hilary Hattenbach
Los Angeles, CA

--
Hilary Hattenbach
[REDACTED]
[REDACTED]

Wright, Kevin (Finance)

From: Melanie Cipher [REDACTED]
Sent: Friday, September 22, 2017 11:07 PM
To: gchcomments

My family relies on quality, affordable healthcare to keep us healthy and to care for us when we are sick. Because of this, I oppose the Graham-Cassidy bill. My son has a heart condition which means he has to see a pediatric cardiologist yearly - expensive even with decent health insurance. Even without a pre-existing condition, health care in the US is already prohibitively expensive just for preventative checkups. Recently I had to have an ultrasound mammogram due to dense tissue possibly hiding cancerous cells, and it cost several hundred dollars. I am so lucky that I was able to pay that, even though I was expecting it to be considered preventive care and therefore much less expensive. So many of us do not have that luxury - I've been in places in my life where that mammogram would have been the difference between groceries for the week and going to a soup kitchen until payday. Saying all this, I would like to see a bipartisan Congressional effort to improve the ACA, not repeal it. Please make health care available and affordable for everyone, not just the wealthy. Health care is a basic human right, not a privilege.

Sincerely,

Melanie Cipher

Gales Ferry, CT

Wright, Kevin (Finance)

From: Mick Varner [REDACTED]
Sent: Sunday, September 24, 2017 7:27 AM
To: gchcomments
Subject: GrahamCassidy

To whom it may concern.

Don't do it. We are watching. We will hold you accountable. You are in bed with a treasonous clown and again , you are being held accountable.

Mick Varner

Sent from my iPhone

Wright, Kevin (Finance)

From: Kathy Oaks [REDACTED]
Sent: Sunday, September 24, 2017 7:26 AM
To: gchcomments
Subject: Graham-Cassidy Bill

Dear Senators,

The Graham-Cassidy bill will be a disaster for America. Please vote against this bill, and all other health bills that would worsen the physical and financial health of Americans.

In 2014, when our health insurance premiums jumped 62% even with the highest deductible available, the ACA was a lifesaver for our family. Possibly literally, because that money was coming out of our food budget for a family with three young boys. We are generally a very healthy family, but we do need to visit the doctor for well child checkups, annual physicals, and the usual ailments, plus my husband has an ongoing prescription for his health.

The Graham-Cassidy bill would leave us uninsured, as current health premiums are already too high for our modest income, and the bill would allow premiums to skyrocket for pre-existing conditions and prescription drug coverage. Even if we could afford to buy private insurance, this bill will allow lifetime and annual caps. Any major problems, from car accidents to cancer, would quickly hit those caps and wipe out our retirement and college funds, and cost the taxpayers significantly more in the long run than helping with insurance costs.

Various other bills and factors have caused most employers to cancel health insurance for part time employees, and then hire several part time people to cover one full time position. That is where we find our family today; cut to half-time at the university where we expected to be of service to students for years to come. The university keeps cutting full time faculty positions, and filling them with cheaper adjunct professors.

Provisions that would allow employers to cover health insurance for part time employees without bankrupting themselves would go a long way towards the health of our country, both literally and figuratively.

Please work for your constituents by making sure we are all physically and financially healthy. The more people who are left without coverage, the more burden on our economy.

Thank you,
Mrs. Kathy Oaks

Wright, Kevin (Finance)

From: Judith David [REDACTED]
Sent: Sunday, September 24, 2017 7:22 AM
To: gchcomments
Subject: ACA

Dear Senators _

I am a resident of Kensington, MD and a parent of a 25 year old with developmental disabilities. My son receives SSDI (Social Security Dependent Insurance) and Medicaid. For many adults with developmental disabilities, Medicaid (Maryland Medical Care Program), is their health insurance. It pays for care from doctors, specialists, and hospitals, as well as prescriptions.

Medicaid also helps pay for the cost of long-term supports for people with developmental disabilities. Thousands of Marylanders with developmental disabilities, like my son, depend on Medicaid--or will need it in the future--to remain healthy, live in the community, and stay out of costly institutions.

Please do NOT repeal or reduce the coverage of the Affordable Care Act. The quality medical services that young people receive now, will reduce the costs of future treatment and intervention. Keep the ACA.

Thank you.

Judy David
[REDACTED]
Kensington, MD 20895

Wright, Kevin (Finance)

From: patricia <[REDACTED]>
Sent: Sunday, September 24, 2017 7:22 AM
To: gchcomments
Subject: affordable care act

Please do not repeal....I have a lovely 25 year old daughter that is recovering from an addiction to heroin..... she has a fabulous little 7 year old girl. we need the affordable care act. ... my daughter is wonderful, lovely and had the misfortune to become addicted to drugs.... she is now in a wonderful place.... finally got back into college. ... is proving to be a wonderful mom. ... my husband is disabled and I work full time..... I work retail, so needless to say, I don't make much money....right now I am looking at a checking account balance of 65 dollars, 65 dollars for four people to last the next 6 days....needless to say last night I had ramen noodles for dinner..... my daughter is now looking for a new job.... try finding a job when you are a convicted felon. ... it's hard.... and you don't even want to know about all the sleepless nights, the needles falling out of my clothes dryer, walking in on my daughter shooting up...it's all very heartbreaking..... we are blessed in that now that my daughter has found the services of our local region ten, they, region ten, have saved her life..... they take her back and forth to court out of town they are going to help her next week to file her taxes.... we are blessed in that my daughter's Medicaid pays for her Suboxone ... it has saved her life.... she is my only child.... please do not repeal the affordable care act..... I beg of you.... there are so many of us families, struggling day to day ... with drug addiction you don't say much... you can't brag about how your daughter just graduated from Harvard.... you cringe when people want to know how your child is doing, what she is doing, and you know in your heart that you are all just lucky that she is still alive..... she is doing fabulous these days but I feel in my heart that the affordable care act being repealed would be the death of so many of us.... I sit here at my computer in tears writing this to you...I don't know what to say, but I want you to know how very important this is to all of us on this side of the story.... please I beg of you.... do not repeal ... so many of us have already lost so much ... my grandchild has lost the first seven years of her life pretty much to her mom's addiction.... there were times when both parents were in jail ... and I did not know what to do ... addiction is a disease... it is not a character flaw ... if you knew my daughter you would realize this she spent so much time looking for her next fix ... and now... thanks to the current services.... we are blessed and I have my daughter back ... please don't take her away from me again.... I beg of you.... yours sincerely,

Lynn

Wright, Kevin (Finance)

From: Jungwoo You [REDACTED]
Sent: Sunday, September 24, 2017 7:22 AM
To: gchcomments
Subject: Oppose Graham-Cassidy-Heller

Senate Finance Committee,

I urge you to reject Graham-Cassidy-Heller in favor of the bipartisan bill the Senate HELP Committee was considering. Graham-Cassidy-Heller would cause 32 million people to lose their health coverage while destroying Medicaid and harming some of the most vulnerable members of our communities, seniors and people with disabilities.

Jungwoo You
Woodbridge, NJ

Wright, Kevin (Finance)

From: Lisa Corcoran [REDACTED]
Sent: Sunday, September 24, 2017 7:22 AM
To: gchcomments
Subject: Graham- Cassidy hearing

To Whom It May Concern:

My family is dependent on quality, affordable healthcare. My Mother has been battling cancer for over 15 years. She is in and out of hospitals receiving treatment and needs affordable healthcare that will continue with a preexisting condition. My 26 year old daughter, who was a full time nursing student, had to rely on Medicaid to have healthcare coverage, this past year. The good news, she never had to use it and has now graduated and got a job with health benefits! We need programs like Medicaid for people like her and for individuals who cannot afford coverage. My husband and I are small business owners and depend of the ACA for our insurance needs.

I would like to see a bipartisan Congressional effort to improve the ACA, not repeal it.

Sincerely,

Lisa Corcoran
Wayne, PA

Wright, Kevin (Finance)

From: Weinberg [REDACTED]
Sent: Sunday, September 24, 2017 7:21 AM
To: gchcomments
Subject: The Affordable Care Act

My wife and I work for the federal government. We are fortunate to have good health insurance. Our oldest son also works for the federal government, and our youngest son is still on our insurance. His fiancé is in school and works part time. Her father is a private contractor and does not have insurance for her. Her grandparents have Medicare. Neither her father nor her grandparents can afford to buy an individual insurance policy for her, and she cannot afford to buy one for herself. Her mother irresponsibly kicked her off of her insurance, in a petulant reaction to a disagreement. Our son's fiance currently has health insurance here in WV through the Affordable Care Act. If the Affordable Care Act is repealed, she will not have, and she will be unable to afford health insurance.

Do not repeal the Affordable Care Act. If this has happened to her, it has happened and could happen to so many others. Is this what we want to do, to hamstring our future, and to put at risk young American adults like her who are actively trying to become productive and happy members of society by going to school while working part time so as to minimize debt? Do we want to put at risk and have to end up paying for (in the ER, or with the consequences of untreated medical problems, and a lack of preventative and wellness coverage) our country's young adult sons and daughters who do not have the support or the means to purchase individual health insurance policies?

This is not the American way. Do not repeal the Affordable Care Act

Chuck and Helen Weinberg

[REDACTED]
Barboursville, WV 25504
[REDACTED]

Wright, Kevin (Finance)

From: ben lewis [REDACTED]
Sent: Sunday, September 24, 2017 7:21 AM
To: gchcomments
Subject: GC bill

"The American People" as you love to refer to us, vastly prefer the ACA to your repeal efforts. Keep the ACA in place. Repeal it only when you're ready to join THE REST OF THE WORLD and roll out a single-payer system / Medicare for All.

Ben Lewis
US citizen

Sent via portable telephone

Wright, Kevin (Finance)

From: JILL WICKHAM [REDACTED]
Sent: Sunday, September 24, 2017 7:14 AM
To: gchcomments
Subject: Pre-existing

Senator Warner: My niece has a daughter with brain cancer. We were speaking this morning and she told me that her daughter (Maci Winebarger--find her on fb) would be a "Pre-existent" if not for Obamacare; she would be dead long ago. I suggest you let the Republicans who want to drive this latest healthcare disaster down the throat of America know that you will make a list of "Pre-Existents"--those who have died at the hands of Trumpcare. The death of the Americans without healthcare doesn't seem to bother them; but their own political death when names are named of those who have died might make a difference.

Thank you for all you do for us, sir. You are a blessing to America. --Jill Wickham

Wright, Kevin (Finance)

From: Barb Meind [REDACTED]
Sent: Sunday, September 24, 2017 7:14 AM
To: gchcomments
Subject: Graham Cassidy bill

Family members, neighbors, people in my community rely on quality, affordable healthcare. So, I oppose the Graham-Cassidy bill - it is not what Americans need. We need bipartisan Congressional effort to improve the ACA, not repeal it. Listen to your constituents, not big money donors who can buy their healthcare at any price. Thank you.

Barbara Meindl

Media, Pennsylvania

Wright, Kevin (Finance)

From: nancy funk [REDACTED]
Sent: Sunday, September 24, 2017 7:18 AM
To: gchcomments
Subject: Opposition to Graham-Cassidy bill

My family and friends rely on quality, affordable healthcare. Therefore, I oppose the Graham-Cassidy bill. Many of my friends would have been unable to afford adequate medical care without the Affordable Care Act.

I would like to see a bipartisan Congressional effort to improve the ACA, not repeal it.

Sincerely,

Nancy Funk

Highland Park, IL 60035-4002

Wright, Kevin (Finance)

From: Tamela Walker [REDACTED]
Sent: Sunday, September 24, 2017 7:13 AM
To: gchcomments
Subject: Graham Cassidy

Please vote NO on this bill; it is extremely damaging and will hurt millions of people. Its SIMPLE. Vote NO

Sent from my iPhone

Wright, Kevin (Finance)

From: Elena Morone [REDACTED]
Sent: Sunday, September 24, 2017 7:07 AM
To: gchcomments
Subject: ACÁ

(If you think you are Christian or Jewish or Muslim or Buddhist you know it is wrong to leave your fellow neighbors unprotected)

The affordable care insurance works. GOP is obstructing it to pretend it doesn't. If Congress won't have the new insurance for their families I don't think it should be imposed to the rest of us especially when we pay for GOPs insurance with tax money.

If the Kochs don't like it they can get themselves something else. Leave America safe and free of bullies.

--

Elena

Wright, Kevin (Finance)

From: Francie Manukian [REDACTED]
Sent: Sunday, September 24, 2017 7:04 AM
To: gchcomments
Subject: Oppose Graham-Cassidy-Heller

Senate Finance Committee,

I urge you to reject Graham-Cassidy-Heller in favor of the bipartisan bill the Senate HELP Committee was considering. Graham-Cassidy-Heller would cause 32 million people to lose their health coverage while destroying Medicaid and harming some of the most vulnerable members of our communities, seniors and people with disabilities.

Francia A Manukian, RN, MS
Columbus, Ohio

Wright, Kevin (Finance)

From: Suzan Kinaci [REDACTED]
Sent: Sunday, September 24, 2017 7:03 AM
To: gchcomments
Subject: There must be a bipartisan solution

GrahamCassidy is a deeply flawed bill that did not go through the proper process and is being rushed through for the sake of doing something instead of doing it right.

Your job is to fix what is there not replace it with something worse!

So get together with your colleagues across the aisle to put together a bipartisan solution, and for God sake STOP PLAYING WITH PEOPLE'S LIVES!

Sent from Yahoo Mail for iPhone

Wright, Kevin (Finance)

From: Mary MacPherson [REDACTED]
Sent: Sunday, September 24, 2017 7:01 AM
To: gchcomments
Subject: Please Oppose the Graham-Cassidy Plan

Dear Chairman Hatch and Ranking Member Wyden:

Rare disease patients and their families rely on the patient protections that the Senate is considering eliminating by passing the Graham-Cassidy plan. Specifically, this legislation brings back annual and lifetime caps, limitless out-of-pocket costs, and inadequate coverage by rolling back essential health benefits. This bill would also allow insurers to discriminate against rare disease patients by charging them premiums based upon their health status, thus pricing them out of the market.

In addition, rare disease patients and their families rely on Medicaid for life-sustaining and life-saving care. Under the Graham-Cassidy plan, federal funding of Medicaid would be substantially weakened by per capita caps and block grants, resulting in states potentially delaying or outright refusing coverage for necessary care.

I am asking you to stand up for the rare disease community by opposing the Graham-Cassidy plan.

Thank you for your time and consideration.

Mrs. Mary MacPherson

[REDACTED]
Venice, FL 34292
[REDACTED]

Wright, Kevin (Finance)

From: Katherine Devine [REDACTED]
Sent: Sunday, September 24, 2017 6:57 AM
To: gchcomments
Subject: Health Care

I am writing to ask that the Affordable Care Act continue to provide health care for me and my daughter. We are both self employed and would have no health care options without it. we work hard and need to stay healthy to be able to teach and provide child care in our community. I've lost sleep over this, and its affecting my mental health. I almost had a car accident listening to the news about this. I feel such relief thanks to John McCain, but am so worried. Please help us, so we can continue to be productive members of our community.

Katherine Devine
[REDACTED]
[REDACTED]
[REDACTED]

Wright, Kevin (Finance)

From: Pauline Rusinich [REDACTED]
Sent: Sunday, September 24, 2017 6:56 AM
To: gchcomments
Subject: Graham Cassidy bill

You can not allow people with pre existing conditions to be charged more. As I am on disability and my husband is retired. We can not afford currently to eat and have to rely on food pantries. In addition, we may be losing our home because we can not afford our medical bills and our mortgage.

We are not at poverty level.. We have worked all of your lives and make a modest income. You could say were middle class.

Every day I choose not to see my doctors because I can not afford it. I do not see specialist because I have a 50 dollar co payment. I had a TIA transient Stroke in Feb.. I didn't go to the emergency room till it was too Late.. Due to the High Co payment 50 dollars I do not receive any care in the home and my poor husband with Knee and back issues must care for me.. You see I use a wheel chair and often I don't bathe more than once a week because there is no one to help. I often go hungry and thirsty because I can't go down stairs make something to eat and there is no one home to help.

Please I need help!! don't allow insurance companies to set rates different because of pre existing conditions. Please don't mess with medicaid, Medicare or private ins. by making them less effective, and paying less...

Next time you need your meds I hope u don't have to choose between your mortgage, (Being Homeless) eating, or you life saving medication As I do. Also, I pray you don't have to lay in bed praying someone will come home to assist you because your thirsty or hungry.

Do not pass the Graham Cassidy bill

Wright, Kevin (Finance)

From: Shana Tanenbaum [REDACTED]
Sent: Sunday, September 24, 2017 6:55 AM
To: gchcomments

My family relies on quality, affordable healthcare. Because of this, I oppose the Graham-Cassidy bill. Every single person in my immediate family has a pre-existing disease that would make it harder for us to insure in the future. Because we have stable health care, we can focus on so many more things in our lives. I think the ACA may need improvement, but repealing it is not the way to go. I would like to see a bipartisan Congressional effort to improve the ACA, not repeal it.

Thank you,
Shana Tanenbaum
Minneapolis, MN

Wright, Kevin (Finance)

From: Mary K McGraw [REDACTED]
Sent: Sunday, September 24, 2017 6:52 AM
To: gchcomments
Subject: Graham Cassidy Bill

The American Medical Association, American Academy of Family Physicians, American Hospital Association, Federation of American Hospitals, America's Health Insurance Plans, and the BlueCross BlueShield Association have all come out urging the Senate to reject the Graham-Cassidy-Heller-Johnson bill.

I want to urge you to listen to them. As they have stated, "Health care is too important to get wrong. Let's take the time to get it right." I urge you to please reject this bill and start to work in a bipartisan manner to improve health care, not make it worse, for every American.

Thank you for your time.
Mary K McGraw

Sent from my iPad

Wright, Kevin (Finance)

From: lise jaffe, [REDACTED]
Sent: Saturday, September 23, 2017 4:55 PM
To: gchcomments
Subject: ACA latest repeal effort

To whom it may concern:

I urge you not to pass the current bill, which is currently being discussed, as a replacement for the ACA.

My family and many of my friends rely on quality, affordable healthcare. Because of this, I oppose the Graham-Cassidy bill. Changes to the rules for pre-existing conditions, and for people with disabilities, particularly would lead to situations of hardship for many. I would like to see a bipartisan Congressional effort to improve the ACA, not repeal it.

Sincerely,

Lise Jaffe
Portland, Oregon

Wright, Kevin (Finance)

From: GL Moore [REDACTED]
Sent: Sunday, September 24, 2017 6:48 AM
To: gchcomments
Subject: The importance of your vote on health care

The most important thing about this vote is the SAME thing about all your health care votes: You would not vote this plan for yourselves and your families.

In this way, the voters of this country, who will vote on whether or not to return you to office, understand how little you value this plan (because you do not adopt it for yourselves as well) and therefore, how little you value the voters that put you into office.

[REDACTED]
Let me tell you what's being said there: "If Donald Trump was caught on the White House lawn eating a live baby, Congress wouldn't take action."

You can't let people believe that description of you, or we are finished as a country. And understand: people will believe that description of you based NOT on what you say, but on what you do, especially with respect to health care.

Is there any amount of donor-funded advertising for elections in the future that can make voters forget that message? I doubt it, but you may decide to take that gamble. Don't.

Work bipartisan and create a plan you would be happy for your family to have: it's really that simple.

Thanks for your consideration,
GL Moore
R-Charlotte Co, FL

Wright, Kevin (Finance)

From: Alex Mathews [REDACTED]
Sent: Sunday, September 24, 2017 6:48 AM
To: gchcomments
Subject: Comments on graham cassidy

Hi,

I'm not sure why we even have to say this, but GC is a bad bill. Don't bother voting on it. Americans like affordable healthcare and GC savages that. The lack of process, the lack of bipartisan effort, the haste, the skirting of regular order, and the poor public support only makes the GOP look so bad. Return to regular order and amend the ACA with hearings and 60 votes.

Thx,
Alex

Sent from my iPhone

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Sunday, September 24, 2017 6:47 AM
To: gchcomments
Subject: Comments on Graham-Cassidy

We all know that coming up with a good healthcare plan for the country is complicated, yet the Graham-Cassidy bill is being rushed through the Senate without holding hearings or waiting for a CBO score or following regular order. This bill is nothing more than a tax cut in disguise to satisfy wealthy Republican donors like the Koch brothers. Chuck Grassley was at least honest when he stated the following: "You know, I could maybe give you 10 reasons why this bill shouldn't be considered...but Republicans campaigned on this so often that you have a responsibility to carry out what you said in the campaign. That's pretty much as much of a reason as the substance of the bill."

All 50 state Medicaid directors oppose this bill. Organizations such as the AMA, AARP, the American Heart Association, the American Diabetes Association, the American Cancer Association, the March of Dimes, and many other healthcare provider associations have come out against this bill. Many state governors, both Democrat and Republican also oppose this bill.

This bill is both selfish and cruel and will hurt millions of people. 32 million people will lose their healthcare coverage. Essential benefit requirements would be eliminated. This includes such benefits as maternity, prescription drugs, and mental health services. The bill eliminates the Medicaid expansion which would help many Oklahomans if enacted by our governor, and shrinks Medicaid over time. It also allows people to buy catastrophic plans also known as "junk" insurance with high deductibles and fewer benefits. Insurers would be allowed to charge people with pre-existing conditions higher premiums which would price many out of the market. In addition, health insurance companies have also come out against the bill because it would destabilize the individual markets and create great uncertainty.

Wright, Kevin (Finance)

From: Andrew Warren <[REDACTED]>
Sent: Sunday, September 24, 2017 6:47 AM
To: gchcomments
Subject: Oppose Graham-Cassidy-Heller

Senate Finance Committee,

I urge you to reject Graham-Cassidy-Heller in favor of the bipartisan bill the Senate HELP Committee was considering. Graham-Cassidy-Heller would cause 32 million people to lose their health coverage while destroying Medicaid and harming some of the most vulnerable members of our communities, seniors and people with disabilities.

Andrew Warren, MD
Durham, NC

Sent from my iPhone

Wright, Kevin (Finance)

From: Joan Greco [REDACTED]
Sent: Sunday, September 24, 2017 6:47 AM
To: gchcomments
Subject: Oppose Graham-Cassidy-Heller

Senate Finance Committee,

I urge you to reject Graham-Cassidy-Heller in favor of the bipartisan bill the Senate HELP Committee was considering. Graham-Cassidy-Heller would cause 32 million people to lose their health coverage while destroying Medicaid and harming some of the most vulnerable members of our communities, seniors and people with disabilities. I myself would likely be unable to afford health insurance for my family if this passes. This is nothing like the health care President Trump promised us.

And the process involved - shoving this through in a matter of days without the months of serious hearings needed to understand its effects on 1/6 of the economy - is a terrifying precedent for major legislation. As Senators and Americans I'm sure you can do better than this.

Joan Greco
Bronx, New York

Wright, Kevin (Finance)

From: Elizabeth Cobblah [REDACTED]
Sent: Sunday, September 24, 2017 6:45 AM
To: gchcomments
Subject: Graham-Cassidy

Dear Legislators,

I rely on quality, affordable healthcare as I age and develop a more complicated cluster of conditions. Because of this, I oppose the Graham-Cassidy bill. I would like to see a bipartisan Congressional effort to improve the ACA, not repeal it.

Sincerely,

Elizabeth Updike Cobblah

Maynard, Massachusetts

Sent from my iPad

Wright, Kevin (Finance)

From: Mark Glass [REDACTED]
Sent: Sunday, September 24, 2017 6:43 AM
To: gchcomments
Subject: Oppose Graham-Cassidy-Heller

Senate Finance Committee,

I urge you to reject Graham-Cassidy-Heller in favor of the bipartisan bill the Senate HELP Committee was considering. Graham-Cassidy-Heller would cause 32 million people to lose their health coverage while destroying Medicaid and harming some of the most vulnerable members of our communities, seniors and people with disabilities.

Graham-Cassidy will hurt me personally as well. I'm a contractor developer for software applications. I often need to purchase private health insurance. The ACA made health insurance more affordable for me. Graham-Cassidy will do the opposite.

Mark Glass
Raleigh, NC

from my Android

Wright, Kevin (Finance)

From: Fitzsimmons Kathleen [REDACTED]
Sent: Sunday, September 24, 2017 6:43 AM
To: gchcomments
Subject: STOP THE GRAHAM-CASSIDY BILL!!!

To the Esteemed members of the Senate Finance Committee:

My family and I rely on quality, affordable healthcare. Because of this, I oppose the Graham-Cassidy bill. It is critical that we all have access to affordable healthcare. This is not a right only for the wealthy or those who have generous benefits packages from their employers.

My sister is currently undergoing cancer treatment in California and would not have been able to access or afford the expensive treatment with the protection the ACA afforded. My brother underwent cancer treatment in 2008, which would be considered a pre-existing condition under a new insurance regime.

Graham-Cassidy is the same mean-spirited, cruel, cynical and degrading approach to repealing ACA that has been presented a number of times in the past. Please do not allow this to pass. I support Sen McCain's call for a bipartisan Congressional effort to improve the ACA, not repeal it. If all the countries of the first world can provide health care for their citizens, we must believe there is a way that the United States can do the same. Healthcare is an important a citizen right as education and defense. Please don't approve Graham-Cassidy.

Sincerely,

Prof. Kathleen Fitzsimmons
The American University of Rome
[REDACTED]

Voter in Basking Ridge, New Jersey.

Wright, Kevin (Finance)

From: Claudia Tesoro [REDACTED]
Sent: Sunday, September 24, 2017 6:42 AM
To: gchcomments
Subject: GRAHAM-CASSIDY IS A TERRIBLE BILL AND SHOULD NOT PASS

I understand the public is allowed to offer comments on the Graham-Cassidy bill via emails such as this. I am a resident of PENNSYLVANIA and am vehemently opposed to this latest "repeal and replace" bill, as well as the others that preceded it. It should not be enacted, or even voted upon.

Among the many problems (which others have eloquently described), what I find most offensive about this iteration is the blatant effort to redistribute federal funds (and control over the funds) to the states, especially from "blue" to "red" states. One supposed rationale for this is that red states, particularly those that did not expand Medicaid, have somehow been "shortchanged" under the ACA. THAT IS TOTAL GARBAGE. The originally-mandatory Medicaid expansion was designed to give states an incentive to increase citizens' coverage by expanding their Medicaid programs, as quite a few states understood. A bunch of states fought all the way to the Supreme Court to establish their right not to expand Medicaid if they did not want to. The Supreme Court agreed that the expansion could not be compulsory. It is disingenuous for those states now to complain that they were unfairly treated under the ACA....it was their CHOICE to leave their Medicaid programs as-is, without expanding as provided under the ACA.

As many have said, the ACA has flaws and may well warrant legislative "fixes," but GRAHAM-CASSIDY IS NOT THE WAY TO DO THIS. Defeat this abominable bill!

Claudia Tesoro
Philadelphia, Pa.

PS: I am sending a version of this email to my home-state Senator, Pat Toomey, to be sure he knows that Pennsylvanians oppose this bill!

Wright, Kevin (Finance)

From: Vasu Tummala [REDACTED]
Sent: Sunday, September 24, 2017 6:41 AM
To: gchcomments
Subject: Oppose Graham-Cassidy-Heller

Senate Finance Committee,

I urge you to reject Graham-Cassidy-Heller in favor of the bipartisan bill the Senate HELP Committee was considering. Graham-Cassidy-Heller would cause 32 million people to lose their health coverage while destroying Medicaid and harming some of the most vulnerable members of our communities, seniors and people with disabilities.

Vasu Tummala
Metairie, Louisiana

Wright, Kevin (Finance)

From: Rosalyn [REDACTED]
Sent: Sunday, September 24, 2017 6:40 AM
To: gchcomments
Subject: Graham-Cassidy bill

Dear Finance Committee members,

I am a registered nurse and have spent the last 10 years caring for vulnerable, low-income populations who depend on Medicaid. I oppose the Graham-Cassidy bill for many reasons, but especially because any measure that reduces Medicaid coverage is inhumane.

I currently work at the local hospital in a rural, low-income county in North Carolina, and previously worked with adults and children with cancer and blood disorders in Washington, DC. In both of these settings, my patients would either not receive health care or go bankrupt trying to pay for medical care. I cannot think of an acceptable reason for doing this.

Furthermore, our local hospital is heavily dependent on Medicaid payments, due to the high proportion of our patients who come from nursing homes (the majority of whom use Medicaid to pay for their care, after using all their personal resources to initially pay). Our hospital would close if Medicaid were cut. In our rural county where first the textile mills closed, then the aluminum plant closed, the hospital is one of two major employers left. For it to close would devastate our economy.

Please consider my plea. I am on the "front line" and see what Medicaid does to help our citizens every day. As a side note, the patients with whom I currently work overwhelmingly vote for Republicans. It would be a shame for a Republican Congress to remove their health care and close our local hospital.

Sincerely,

Rosalyn Sloan, RN, BSN, CPHON

Wright, Kevin (Finance)

From: Helen Halpin [REDACTED]
Sent: Sunday, September 24, 2017 6:38 AM
To: gchcomments
Subject: Please STOP Graham-Cassidy

Dear Senate Finance Committee,

I implore you to reject the Graham-Cassidy bill. I was a Professor of Health Policy at both Harvard and UC Berkeley for over 30 years and this is the first time I have ever witnessed the opposition of the entire healthcare industry against a reform bill.

This bill hurts the American people, our health care institutions, and all agree it is completely unworkable and will cause irreparable harm.

The Constitution you swore to uphold demands that you protect the general welfare. This bill seeks to destroy it.

Please put politics aside for the welfare of the American people and vote NO on Graham-Cassidy. You cannot in good conscience support this bill.

Sincerely,

Helen Halpin, PhD, ScM
Professor Emerita
The University of California, Berkeley

Helen Halpin

Wright, Kevin (Finance)

From: Sarah-Leigh Meli [REDACTED]
Sent: Sunday, September 24, 2017 6:37 AM
To: gchcomments
Subject: Oppose Graham-Cassidy-Heller

Senate Finance Committee,

I urge you to reject Graham-Cassidy-Heller in favor of the bipartisan bill the Senate HELP Committee was considering. Graham-Cassidy-Heller would cause 32 million people to lose their health coverage while destroying Medicaid and harming some of the most vulnerable members of our communities, seniors and people with disabilities.

Sarah Melito
Hollidaysburg, PA

Sent from [Mail](#) for Windows 10

Wright, Kevin (Finance)

From: Ginny Sassaman <[REDACTED]>
Sent: Sunday, September 24, 2017 6:35 AM
To: gchcomments
Subject: Comments on Graham-Cassidy

Preliminary estimates from the CBO indicate that @ 32 million Americans could lose health insurance -- and therefore, suffer terribly and in many cases die -- if Graham-Cassidy becomes law. What kind of Congress consigns so many American citizens to such pain and suffering? Unbelievable, and unconscionable. History will judge this Senate -- individually and collectively -- very very harshly if you pass this extraordinarily misguided legislation.

VOTE NO ON GRAHAM-CASSIDY!!

--

Ginny Sassaman, M.S., C.I.P.P.

[REDACTED]
Happiness Coach, Author, Advocate & Teacher
The Happiness Paradigm
www.happinessparadigm.com

*"Happiness is a perfume you cannot pour on others without getting a few drops on yourself."
-- Ralph Waldo Emerson*

Wright, Kevin (Finance)

From: Charles Hanson [REDACTED]
Sent: Saturday, September 23, 2017 8:39 PM
To: gchcomments
Subject: Graham Cassidy HEALTHCARE PROPOSAL

I OPPOSE THIS BILL IN SO MANY WAYS, I DON'T WISH TO TYPE IN HERE ALL OF THEM. IT WOULD TAKE TOO LONG!!! JUST VOTE NO ON THIS RIDICULOUS BILL. THANK YOU.. CHARLES HERE

Wright, Kevin (Finance)

From: Andrea Malcolm [REDACTED]
Sent: Saturday, September 23, 2017 8:41 PM
To: gchcomments
Subject: Improve, don't repeal ACA

Hello,

My family relies on quality, affordable healthcare. As an example, I am typing this with one hand because I just got back from our excellent local hospital and my other arm is in a sling (broke my elbow in a fall). I am very lucky to have decent insurance through my employer, but many others have no insurance and need ACA for this type of emergency as well as basic care that we all deserve. Because of this I oppose the Graham-Cassidy bill. Without ACA I am at risk if I lose my job since I have a pre-existing thyroid condition. IBothmybrothers also have pre existing conditions (heart disease and asthma) I also have young adult children who will enter the job market soon and they will need affordable coverage. I would like to see a bipartisan effort by Congress to improve the ACA, not repeal it.

Sincerely,
Andrea Malcolm
Princeton, NJ

Wright, Kevin (Finance)

From: Maris Wicker <[REDACTED]>
Sent: Saturday, September 23, 2017 8:41 PM
To: gchcomments
Subject: Graham-Cassidy -vote NO

9/23/2017

Dear Senators

I'm an American constituent who has family and friends who would be among the millions of people negatively affected by the vote you cast if Graham-Cassidy bill comes to a vote.

I would like to know, why is it better option to snatch affordable health care from millions than to fix the ACA?

Do people deserve to die because they can't afford healthcare?

Do people and their families deserve financial ruin for the misfortune of getting sick in the wrong state? How can people feel good about moving to draconian healthcare states if they need to for a job? What will they do then? Just suffer and die if they get cancer and meet a lifetime cap? Anyone can get sick.

There is much evidence that a great number of people who thought they were voting to repeal ObamaCare didn't even know that ObamaCare is the same thing as the Affordable Healthcare Act. The majority of Americans WANT the ACA and its important protections.

Many folks rejected ACA/ObamaCare just because Obama's name was attached. But many of those same people depend on the ACA and its protections (not knowing it is the same thing as ObamaCare) to save their lives and provide healthcare that they simply could not access otherwise.

And if Graham-Cassidy gets a vote and passes, those people (and millions more, like my sister who has Lyme disease, like my friend whose daughter has down syndrome, like my father's friend who got cancer from Agent Orange in Vietnam) will lose healthcare.

See the baby in that article? Are you comfortable with condemning a sick child to a life of financial deprivation because it had the misfortune to be born sick?

<https://www.forbes.com/sites/judystone/2017/09/18/graham-cassidy-bill-the-last-ditch-gop-effort-to-deprive-millions-of-healthcare/#763122f93b92>

Have you watched this woman's video? Does she deserve to die (or face a lifetime of poverty) because she can't get cancer treatment in the future because of a lifetime

cap:<https://www.facebook.com/NowThisPolitics/videos/1713309898700493/>

ABC News says, "Insurance companies, doctors, patients, hospitals and other patient-provider groups are rallying together against the Graham-Cassidy plan, saying it could result in millions losing access to affordable health care and coverage."

Also, "Groups like the American Medical Association, which represents the nation's doctors, and the American Health Insurance Programs, representing big insurers like Anthem and Humana, along with patient advocacy groups, including

the American Cancer Society, American Heart Association and American Diabetes Association have joined a growing list of organizations opposed to the Graham-Cassidy bill." And AARP, too!

The article I quoted, here:

<http://abcnews.go.com/Politics/doctors-insurance-companies-patient-groups-slam-graham-cassidy/story?id=50013058>

Cassidy said he would only support a bill that passed the Jimmy Kimmel test with the following features:

1. Coverage for all
2. No discrimination based on preexisting conditions
3. Lower premiums for middle class families
4. No lifetime caps

The Graham-Cassidy bill:

1. Will make MILLIONS LOSE coverage
2. ALLOWS DISCRIMINATION BASED ON PREEXISTING CONDITIONS
3. RAISES PREMIUM FOR MILLIONS, especially those who can't afford it
4. ALLOWS insurance companies to put LIFETIME CAPS on those who need insurance the most. For example, if you have cancer and get it back, your lifetime cap will not cover your second round of cancer treatment


How could anyone sleep at night allowing this to happen to millions of people? Come on. What has happened to us as a country?

Why is it worth ruining the lives of millions when you can just FIX the ACA? Go ahead and fix it and take credit for that. Please. Do that! Be a hero.

Don't ruin lives. Don't give into Trump's bully tactics. Don't take bribes. Don't be bought. Please. Vote NO if Graham-Cassidy comes to a vote.

Please PLEASE do the right thing.
Be a hero for the history books.
Fix ACA and take credit for it!
Vote NO on Graham-Cassidy.

Sincerely,
Maris Wicker


Cambridge, MD 21613

Sent from my iPhone

Wright, Kevin (Finance)

From: Maxine Wilson [REDACTED]
Sent: Saturday, September 23, 2017 8:41 PM
To: gchcomments
Subject: Graham-Cassidy

1. Does the GCHJ bill spend more dollars in 2026 than it does today on Medicaid, subsidies and reinsurance? If more, how is this a cut? It sounds like slowing the rate of growth, right?
2. In July Graham-Cassidy criticized healthcare bill that didn't go through regular order. Now are misrepresenting the costs, and failures of their bill in order bribe it through regardless of facts.
3. Senator John McCain refuses to put politics over policy. It's high time the rest of you do the same. This farce of a "hearing" will be a historical failure.
4. Funding losses would exceed over \$172 billion for the states. Yet republicans claim the States can do more with less. No! They will be forced to do much less, with less. Only a fool would swallow that one.
5. If we are not going to allow healthcare for children, pre-existing conditions, chronically ill, emergency rooms, maternity, newborn care, mental illness, prescription drugs, substance abuse.
6. Raises premiums while lowering the coverage and quality of healthcare. Premiums, deductibles and co-pays unaffordable for low and middle class Americans.
7. Sun downs Medicaid leaving the sick, old, disabled, and vets to go without needed healthcare. A death sentence.
8. I find nothing it does cover. This is nothing but an evil plan to rob from the middle class and poor in order to cut taxes on the rich. Shame on each and every one of you.

Wright, Kevin (Finance)

From: Monique LaFonta [REDACTED]
Sent: Saturday, September 23, 2017 7:22 PM
To: gchcomments
Subject: Protect Our Healthcare

To whom it may concern:

I'm writing to ask that you please consider a bipartisan approach to healthcare for the sake of our nation. There are millions of lives at stake if this is not handled carefully and it is my sincere hope that you consider what's best for your constituents. My husband is in the military and I'm fortunate enough to be on his insurance, so while I'm not currently impacted from a personal standpoint this will impact people that I love (and many others who I've never crossed paths with). A decision this big should involve a deliberate process and I fear that this is being pushed through without truly thinking about the impact. I implore you to remember the citizens of our great nation as you move forward with your vote.

Respectfully,

Monique LaFonta Leone

Sent from my iPhone

Wright, Kevin (Finance)

From: Susan IM [REDACTED]
Sent: Saturday, September 23, 2017 7:22 PM
To: gchcomments
Subject: Health care

My family relies on quality, affordable healthcare. Because of this, I oppose the Graham-Cassidy bill. My story with pre existing conditions and affordability is a concern and fear. A vote for this bill is a vote against healthcare and the people of this country. I would like to see a bipartisan Congressional effort to improve the ACA, not repeal it.

Sincerely, Susan McGuigan

Long Island. New York

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Saturday, September 23, 2017 7:23 PM
To: gchcomments
Subject: Improve, Don't repeal, the ACA

I am self employed and for many years have had to pay for individual insurance, with steadily increasing premiums in spite of my good health and limited use of benefits. I was then able to participate in my husband's employer-provided insurance, for which I pay out of pocket over \$500/month. We are now 60. If he retires before age 65, we will both be back in the individual insurance market. If the insurance market becomes destabilized, we will not be able to afford insurance. After years of working and paying for insurance, this would be disastrous as well as offensive. The Republican plans to "replace" the ACA will do nothing but make life exceedingly more difficult for everyone in the individual market, even those without pre-existing conditions.

Health care IS complicated; even the President knows that now. It cannot be solved with a last minute attempt to cut everything. Repealing the ACA is not the answer.

The ACA is not perfect. We need a bipartisan approach to improving it using proper protocol of hearings, taking public comment, discussion, etc before voting. Trying to use senate rules to push this thru is a disgrace.

Barbara Gross
Olympia, WA 98506

Sent from XFINITY Connect Mobile App

Wright, Kevin (Finance)

From: Sharon Love [REDACTED]
Sent: Saturday, September 23, 2017 3:59 PM
To: gchcomments
Subject: #GrahamCassidy NO NO NO

VOTE NO!!!!!!!!!! VOTE NO!!!!!!!!!!

Sharon

Wright, Kevin (Finance)

From: Daisy Kates [REDACTED]
Sent: Saturday, September 23, 2017 7:23 PM
To: gchcomments
Subject: Graham Cassidy bill, comment

Dear Senators,

I have several members of my family who depend on the ACA. If the Republican party would offer a replacement that truly serves the public and does not place millions of citizens at risk of being without health care, I would welcome it.

But, this is NOT the bill that will provide affordable health care or alternatives for low-income people.

Please, do not pass the Graham Cassidy bill. Do not succumb to the pressures of a President who does nothing but try to pass laws that are short-sighted and lack substance and protections for our citizens.

Thank you,
Ms. Daisy Kates

[REDACTED]
Placitas, New Mexico 87043

Wright, Kevin (Finance)

From: Abby Chase [REDACTED]
Sent: Saturday, September 23, 2017 7:23 PM
To: gchcomments
Subject: GrahamCassidy Bill

Please vote NO on this bill. My 21 year old grandson is diabetic and is covered under his dad's military insurance. I understand this will effect military insurance as well. My grandson will die without insurance coverage. Please don't kill my grandson just to build Trump's wall. No one wants the useless wall. It's a wall to please his racist constituents. Vote NO!
#impeach #remove

Thank you,
Abby Chase,
Business Owner

Sent from Yahoo Mail for iPhone

Wright, Kevin (Finance)

From: Joan Sander [REDACTED]
Sent: Saturday, September 23, 2017 7:24 PM
To: gchcomments
Subject: I strongly oppose the Graham-Cassidy Bill

I STRONGLY OPPOSE the Graham-Cassidy bill!!

Millions of Americans with pre-existing conditions and disabilities require the ACA.

Like Senator John McCain, I would like to see a bipartisan Congressional effort-- and, IMPROVE the ACA, not repeal it.

Sincerely Yours,

Dr. Joan SANDER

Arcadia, CA 91007

Wright, Kevin (Finance)

From: Leah Marcus [REDACTED]
Sent: Saturday, September 23, 2017 7:24 PM
To: gchcomments
Subject: No on Graham-Cassidy

Finance Committee,

I am an American and a mother writing today to beg you to reject the newest version of Trumpcare (the Graham-Cassidy bill), which would remove the healthcare of 32 million people.

This would devastate working families and roll back the progress we've made in protecting so many Americans. I have recently learned that this bill also contains a \$20 billion tax break for the medical device industry, which has \$230 billion in profits stashed offshore on which it has not paid *any* U.S. taxes.

In 2009, the Affordable Care Act was reviewed by three different Senate committees, received dozens of hearings and 169 hours of consideration. This week's ONE hearing is an utter embarrassment and an outrage, given the life and death matters at stake.

I urge the Senate and the Senate Finance Committee to please reject Graham-Cassidy and to protect the healthcare of millions of Americans. It's also time that wealthy corporations pay their fair share in taxes. When they do, we'll be able to invest in our country's future, including healthcare for working families.

Leah Marcus
[REDACTED]
[REDACTED]

Ann Arbor, Michigan 48108

Wright, Kevin (Finance)

From: MJ Joyce [REDACTED]
Sent: Saturday, September 23, 2017 8:38 PM
To: gchcomments
Subject: Do Not Repeal the ACA / Vote No on Graham-Cassidy-Heller-Johnson Amendment to the AHCA

Members of the Senate Finance Committee:

I urge you to recommend against passage of the Graham-Cassidy-Heller-Johnson Amendment to the American Health Care Act of 2017.

Doctors groups, hospital groups, insurance groups, disability advocacy groups, patient advocate groups, retiree organizations, veterans groups, Democratic and Republican governors, and the Medicaid Directors of all 50 states have come out against the bill. No one who has any expertise in the area believes it will fix whatever problems the Affordable Care Act (ACA) may have. The bill would upend the nation's entire healthcare system, the healthcare system in each and every state, with no plan for what is to take its place. States would have only 2 years to adjust. This is madness.

The bill is being rushed through without a single hearing, without hearing from medical experts, insurance experts, or anyone with real expertise in health care delivery, with no opportunity to offer amendments, and without a score from the Congressional Budget Office (CBO).

All so the GOP can say it kept a campaign promise? Where are the grownups in the GOP?

The Brookings Institution estimates that the Graham-Cassidy legislation would reduce the number of people with insurance coverage by around 21 million each year during the 2020 through 2026 period.* In addition to jeopardizing the health insurance coverage and the health of millions, the bill is fiscally irresponsible, and would inevitably lead to the rationing of healthcare dollars by the states. 35 states plus the District of Columbia would face a loss of funding. Who should states choose to protect when the money runs out? Seniors, children, the disabled? 6 in 10 nursing home residents rely on Medicaid to pay their cost of care.* What will happen to them? Even the American Enterprise Institute has recommended against proceeding in this rushed manner.*

My family of 5 relies on the marketplace for our health insurance coverage. With the markets destabilized by Congress' refusal to take action to shore them up, and with the anticipated loss of funds to the states if this amendment passes, loss of protection against higher rates due to preexisting conditions, and loss of guaranteed coverage for essential benefits, our insurance coverage will likely become unaffordable, if available at all.

Please do not allow this bill out of committee. Please recommend a bipartisan effort, like the one begun by Senators Lamar Alexander and Patty Murray, to fix the problems with the ACA, and truly make coverage affordable and accessible for all.

Thank you.

Maryanne Joyce
Pelham NY

Wright, Kevin (Finance)

From: Pat Folsom [REDACTED]
Sent: Saturday, September 23, 2017 8:39 PM
To: gchcomments
Subject: Graham/Cassidy

My family relies on affordable, quality healthcare. I oppose Graham-Cassidy bill because so many people will lose coverage.

I have had cancer, so I'm worried that pre-existing conditions will mean no coverage. My daughter has two sons that are under 26. It has been possible for them to continue coverage because of ACA. We are not a family with a lot of health issues, but every one of us knows we are just one step away from a diagnosis of a disease or accident needing medical attention. The last thing anyone needs is the incredible stress of not being able to afford care when they are sick or injured.

I find it incredible that the leaders of our country would support such a horrible health care bill, rejected and condemned by so many individuals and groups. I support a bipartisan Congressional effort to improve the ACA as a solution to the healthcare problem. This issue is much too big for a few Republicans behind closed doors. Somehow we MUST get back to the days when Republicans and Democrats work across the aisle. I'm so disgusted with all the partisanship.

Sincerely,
Patricia Folsom

Wright, Kevin (Finance)

From: Diane McCann [REDACTED]
Sent: Saturday, September 23, 2017 8:29 PM
To: gchcomments
Subject: Comments on this bill to reform health care

Dear Members,

Being a mother of two daughters with celiac disease and hypothyroidism and one of them with diabetes type 1 am very concerned about the possibility of preexisting conditions not being covered in the new proposed health care legislation.

Why would we risk causing complications for those who are affected by diseases through no fault of their own . The possibilities of increased cost of premiums for those with preexisting conditions will surely create limitations of treatment for many and increase complications and management of secondary conditions .

This proposed legislation has not received the proper examination by the Federal budget office nor members of Congress .It is an unfair program that will limit coverage and care and for this reason I will ask my representatives to note no and reject this proposal.

We must improve the ACA by increasing the assistance to cover more participants, insist that all participate and maintain the required panel of coverage to maintain the health of our country.

Sincerely Diane McCann Durham NH

Sent from my iPad

Sent from my iPad

Wright, Kevin (Finance)

From: judy warner [REDACTED]
Sent: Saturday, September 23, 2017 12:02 PM
To: gchcomments
Subject: Improve the ACA. Don't dump it.

Millions depend on Obamacare, so Congress should work together to improve it.
Judy Warner
Santa Cruz, Calif

Wright, Kevin (Finance)

From: Mary Ball [REDACTED]
Sent: Saturday, September 23, 2017 12:04 PM
To: gchcomments
Subject: Graham-Cassidy Bill Hearing

I ask you to oppose the passage of this bill.

Even though I have Medicare coverage, I am concerned about what will happen to many other Tennesseans if this bill is passed.

No matter what President Trump has promised our TN senators, those of us who work with low-income folks in TN are convinced that our state will be unable alone to provide the health care protections that people in our state need and deserve. And we also care about folks in other states with similar situations!

God bless Senator McCain and all other brave Republicans who are willing to put the good of the people above personal and/or party gains.

Sincerely,

Mary

Mary Ball, PhD
[REDACTED]

Wright, Kevin (Finance)

From: Barbara Nigro [REDACTED]
Sent: Friday, September 22, 2017 5:57 PM
To: gchcomments
Subject: ACA

my family relies on quality, affordable healthcare. Because of this, I oppose the Graham-Cassidy bill. My story with [Medicaid, pre-existing conditions, disabilities, affordability, etc.] is... I would like to see a bipartisan Congressional effort to improve the ACA, not repeal it.

Sincerely, Barbara Nigro

Julian California

Sent from my iPhone

Wright, Kevin (Finance)

From: Liz Michelena [REDACTED]
Sent: Friday, September 22, 2017 5:48 PM
To: gchcomments
Subject: Graham/Cassidy

The entire point of healthcare reform is to give more people greater access to healthcare at a lower overall cost. Every other industrialized nation has already figured this out. This new bill would throw 30 million people off of their healthcare, which is going to increase my tax burden, when they can only receive emergency room care. I'm over 50, so my own rates would be multiplied by 5. As a bonus, I live in California, which is due to be hit with a punitive federal funding model.

What ever happened to We Hold These Truths to be Self Evident: All Men (perhaps we could update that to People) are Created Equal? We all deserve equal access.

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Friday, September 22, 2017 5:57 PM
To: gchcomments
Subject: oppose Graham-Cassidy bill

This bill will effectively make health care unaffordable and inaccessible to millions of Americans. Congress should be discussing how to improve ACA, not repeal it.

History will not look kindly on you if the bill passes. Don't just pass this bill just so you can say that you fulfilled a promise.

Work on a bipartisan bill that truly provides healthcare to all. That's what you were elected to do.

Sincerely,

Marina Heung
Brooklyn, NY 11238

Wright, Kevin (Finance)

From: Meredith Plotkin [REDACTED]
Sent: Friday, September 22, 2017 5:57 PM
To: gchcomments
Subject: Graham Cassidy bill

My family relies on quality, affordable healthcare. Because of this, I oppose the Graham-Cassidy bill. My story with pre-existing conditions that I was unable to get healthcare years ago as an individual due to preexisting medical condition. I would like to see a bipartisan Congressional effort to improve the ACA, not repeal it.

Sincerely,

Meredith Plotkin

Calabasas, CA

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Friday, September 22, 2017 5:57 PM
To: gchcomments
Subject: Graham-Cassidy

Senators -

I ask you to vote down the Graham-Cassidy bill and, instead, work in a bi-partisan manner to improve the current ACA.

Thank you.

James Thurman

[REDACTED]
Atlanta, GA 30305

Wright, Kevin (Finance)

From: Gabie Fulmer [REDACTED]
Sent: Friday, September 22, 2017 5:57 PM
To: gchcomments
Subject: Graham-Cassidy bill

To whom it may concern:

My family and I rely on quality, affordable healthcare. Because of this, I oppose the Graham-Cassidy bill. My mom was diagnosed with breast cancer and would not have been able to afford treatment without the ACA. I would like to see a bipartisan Congressional effort to improve the ACA, not repeal it.

Sincerely,

Gabrielle Fulmer

Minneapolis, MN

Wright, Kevin (Finance)

From: Heather Seggel [REDACTED]
Sent: Friday, September 22, 2017 5:58 PM
To: gchcomments
Subject: Comment on the Graham-Cassidy bill

I'd like to state my objection to the Graham-Cassidy healthcare legislation currently being proposed. Defunding Medicaid, denying coverage of preexisting conditions and block-granting funding to the states are steps backward, not forward, in our pursuit of better health care. Forcing this through at warp speed speaks to how indefensible it is. It's important to keep campaign promises, but if a promise is made with no plan in place to implement it, the adult thing to do is admit that and ask for help from all parties. "Repeal and Replace" is an ugly stain on our history. Let's start fresh and improve on the Affordable Care Act, a good if highly imperfect effort which was openly debated and is doing real good for millions of people, myself included.

Thanks for your consideration,
Heather Seggel

[REDACTED]
Ukiah CA 95482
[REDACTED]

Wright, Kevin (Finance)

From: Lynne Wasley [REDACTED]
Sent: Friday, September 22, 2017 5:58 PM
To: gchcomments
Subject: Oppose Graham-Cassidy

To Whom it Concerns,

My family relies on quality, affordable healthcare. Because of this, I oppose the Graham-Cassidy bill. Given pre-existing conditions, including mental health disabilities, one of my daughters could not have insurance - both because it wasn't available to her and if it had been, would have been way too expensive for our family. The same was true for my younger sister, who lived in Boynton Beach Florida. She ultimately passed away at age 48 due in part to the fact that she had no insurance/medical management.

I would like to see a bipartisan Congressional effort to improve the ACA, not repeal it.

Sincerely,

Lynne Wasley
Novato, CA 94945

Special Education Parent Consultant

[REDACTED]
[REDACTED]
[REDACTED]

Wright, Kevin (Finance)

From: Christina Fagerstal [REDACTED]
Sent: Friday, September 22, 2017 5:48 PM
To: gchcomments
Subject: Graham-Cassidy Bill

Dear Senate Finance Committee,

I wish to express my STRONG opposition to the Graham Cassidy bill to repeal the ACA.

Rather than cutting benefits and insurance to millions of Americans, especially the poor and sick, our Senators should work to:

- 1) LOWER health care costs, including on insurance administration and prescription drugs
- 2) IMPROVE basic coverage for all Americans, including children, the poor, and people with pre-existing conditions

This will benefit ALL Americans.

How can you Senators claim to represent the people when you have good coverage and you try to take away coverage from others?

Sincerely,

Christina Fagerstal

[REDACTED]
New Canaan, CT 06840

Wright, Kevin (Finance)

From: Mimi Novak [REDACTED]
Sent: Friday, September 22, 2017 5:48 PM
To: gchcomments
Subject: Graham-Cassidy Bill

Good Afternoon, Members of the Committee:

My family relies on quality, affordable healthcare, especially since we live in the very expensive Bay Area. Because of this, I oppose the Graham-Cassidy bill. It appears that this bill is being pushed through just so that the GOP can say that they repealed Obamacare. But this is not the answer.

I would respectfully like to see a bipartisan Congressional effort to improve the ACA, not repeal it. Please don't make this move that will hurt seniors and families, alike. Your actions will have long-lasting negative consequences for millions of Americans, and I urge you to vote "No."

Sincerely,

Maryann Miller

Oakland, California

Wright, Kevin (Finance)

From: Karen Beck [REDACTED]
Sent: Friday, September 22, 2017 5:48 PM
To: gchcomments
Subject: Graham-Cassidy Bill

Dear Committee - Quality, affordable healthcare should be available to everyone. Because of this, I oppose the Graham-Cassidy bill, which would strip coverage from and raise costs for millions of Americans. I have a pre-existing condition that might make it impossible to obtain coverage under this cruel bill. I have paid taxes for decades and would love to see my money go toward health care for all people. And I would like to see a bipartisan Congressional effort, with proper CBO analysis and hearings, to improve the ACA, not repeal it.

Sincerely, Karen Beck
Boston, MA 02114

Sent from ProtonMail Mobile

Wright, Kevin (Finance)

From: Keri Culver [REDACTED]
Sent: Friday, September 22, 2017 5:54 PM
To: gchcomments
Subject: Health care vote

To Whom It May Concern.

I rely on quality, affordable healthcare. Because of this, I oppose the Graham-Cassidy bill. I'm a small business owner who needs access to affordable care so that I can cover myself. At 48 years old, I take good care of my health because I know aging can bring on these issues and I'm very scared about eventually having some health event devastate my retirement savings. I'm not alone: lots of people in my line of work are also small business owners with only a few employees, and without the Affordable Care Act, insuring them would be devastatingly expensive.

I would like to see a bipartisan Congressional effort to improve the ACA, not repeal it. As a matter of fact, I am strongly in favor of a single-payer system with the efficiency, options and coverage of Switzerland or France. Let's go ahead and deal with this now, shall we? It is long past time.

Sincerely,

Keri Culver
Washington, DC

Wright, Kevin (Finance)

From: Hannah Rumsey [REDACTED]
Sent: Friday, September 22, 2017 5:49 PM
To: gchcomments
Subject: Opposition to Graham-Cassidy bill

Hello,

I strongly oppose the Graham-Cassidy bill. My family and most of my friends rely on affordable healthcare, Medicare, and Medicaid. I, as well as most Americans, need a bipartisan effort in Congress to **improve** the ACA, **not** repeal it.

Thank you for your time.

Sincerely,
Hannah Rumsey

Chicago, IL

Wright, Kevin (Finance)

From: Mindy Bailey [REDACTED]
Sent: Friday, September 22, 2017 5:49 PM
To: gchcomments
Subject: Health Care

Dear Committee,

I would like to count on elected officials to participate in a bi-partisan effort to improve the ACA, not repeal it!! I have benefited greatly from having coverage with the ACA since I have pre-existing conditions. I am opposed to the Graham-Cassidy bill and urge you to defeat it.

Thank you,
Mindy Bailey
Santa Barbara, CA

--

Be the change you wish for the world
-Gandhi

Wright, Kevin (Finance)

From: Lydia Sussman [REDACTED]
Sent: Friday, September 22, 2017 5:49 PM
To: gchcomments
Subject: Health Care Bill

My family relies on quality, affordable healthcare. Because of this, I oppose the Graham-Cassidy bill. My son in law's life was saved at age 29 with heart surgery and he was able to avoid bankruptcy and a cost of 100s of thousands of dollars because he could enroll in the ACA. I have breast cancer and can count on the ACA to cover this pre-existing condition. The ACA is certainly not perfect, but it is extremely succesful in so many ways. We can make it better and fix the problems. I would like to see a bipartisan Congressional effort to improve the ACA, not repeal it.

Sincerely,

Lydia Sussman
Studio City, CA

Wright, Kevin (Finance)

From: Elaine Pollack [REDACTED]
Sent: Friday, September 22, 2017 5:58 PM
To: gchcomments
Subject: ACA

I rely on quality, affordable healthcare. Because of this, I oppose the Graham-Cassidy bill. I am 70 years old and dependent on Medicare for my health care coverage. My worry is that Medicare will be adversely affected by the Graham-Cassidy bill. I would like to see a bipartisan Congressional effort to improve the ACA, not repeal it.

Sincerely,

Rabbi Elaine Pollack

Wayland, MA 01778

Wright, Kevin (Finance)

From: Nancy Henjum [REDACTED]
Sent: Friday, September 22, 2017 5:59 PM
To: gchcomments
Subject: ACA

I rely on quality, affordable healthcare. Because of this, I oppose the Graham-Cassidy bill. I was diagnosed with Parkinson's Disease at 41 years old and would like to see a bipartisan Congressional effort to improve the ACA, not repeal it.

Sincerely,
Nancy Henjum
Buffalo, Minnesota

Wright, Kevin (Finance)

From: Janet Stalcup [REDACTED]
Sent: Friday, September 22, 2017 5:54 PM
To: gchcomments
Subject: Graham-Cassidy Bill

My family rely/relies on quality, affordable healthcare. Because of this, I oppose the Graham-Cassidy bill. My story with affordability is this. I have worked since I was 14. I am now 68. I cannot t afford increases in my premiums. I would like to see a bipartisan Congressional effort to improve the ACA, not repeal it.

Sincerely, Janet Stalcup

Flagstaff, Arizona
Sent from Yahoo Mail for iPad

Wright, Kevin (Finance)

From: Kimberly Virzi [REDACTED]
Sent: Friday, September 22, 2017 5:49 PM
To: gchcomments
Subject: STOP the PROPOSED Repeal and Replace

Hello,

I have 3 young children, and my family relies on AFFORDABLE healthcare, that INCLUDES PRE-EXISTING CONDITIONS!!!

DO NOT move this important issue to the states!!! We need a strong, bi-partisan plan at the FEDERAL level.

Let's improve ACA, not repeal it. I oppose the Graham-Cassidy bill.

Sincerely,
Kimberly Virzi
San Diego, CA

Wright, Kevin (Finance)

From: Sheryl S-L [REDACTED]
Sent: Friday, September 22, 2017 5:50 PM
To: gchcomments
Subject: Graham-Cassidy

Dear senators,

My family relies on quality, affordable healthcare.

As a family of four, we rely on two two incomes to support our family and live our American dream. We never thought about what would happen if our young, healthy bodies betrayed us. Earlier this summer my husband was incapacitated due to a back injury and had to miss over 6 weeks of work and incur thousands of dollars of medical bills. It was only because we have reliable healthcare under the ACA that we were able to weather this storm. We are still paying numerous bills for the surgery and therapy, but we know we have it covered because of our enrollment in ACA.

Because of this, I oppose the Graham-Cassidy bill. I would like to see a bipartisan Congressional effort to **improve** the ACA, not repeal it.

Sincerely,

Sheryl Soucy-Lubell

Davis, CA

Wright, Kevin (Finance)

From: Mary Ann Lowen [REDACTED]
Sent: Friday, September 22, 2017 5:49 PM
To: gchcomments
Subject: Graham-Cassidy ACA repeal

Members of the Senate Finance Committee,

As a physician who cares deeply about the ability of America's patients to access the care they need, I write in opposition to the Graham-Cassidy bill to replace the ACA. This bill is just as bad as the ACA repeal efforts that came before. My home state has worked hard to improve the well-being of its residents, and this bill would clearly undo many of the gains that we have worked hard to achieve over the years.

Any physician knows that when it comes to our patients, coverage doesn't always mean care. By overturning protections for patients with preexisting conditions and by slashing coverage of essential health benefits, this bill would leave too many patients between the cracks – especially the most vulnerable.

Rather than stripping health care from millions of Americans, Congress now has an opportunity to take a bipartisan approach toward stabilizing the insurance markets and fixing the ACA. I urge you to take that opportunity and join me in opposing Graham-Cassidy.

Sincerely yours,
Mary Ann Lowen, MD
Amherst, MA

Wright, Kevin (Finance)

From: Jillian [REDACTED]
Sent: Friday, September 22, 2017 3:19 PM
To: gchcomments
Subject: Graham- Cassidy Bill

I am not in favor of The Graham Cassidy Bill. It's horrible!
Jillian Pillsbury RN
San Diego, CA

Sent from my iPhone

Wright, Kevin (Finance)

From: Frances Vincen-Brown [REDACTED]
Sent: Friday, September 22, 2017 5:59 PM
To: gchcomments
Subject: Please Oppose the Graham-Cassidy Plan

Dear Chairman Hatch and Ranking Member Wyden:

Rare disease patients and their families rely on the patient protections that the Senate is considering eliminating by passing the Graham-Cassidy plan. Specifically, this legislation brings back annual and lifetime caps, limitless out-of-pocket costs, and inadequate coverage by rolling back essential health benefits. This bill would also allow insurers to discriminate against rare disease patients by charging them premiums based upon their health status, thus pricing them out of the market.

In addition, rare disease patients and their families rely on Medicaid for life-sustaining and life-saving care. Under the Graham-Cassidy plan, federal funding of Medicaid would be substantially weakened by per capita caps and block grants, resulting in states potentially delaying or outright refusing coverage for necessary care.

I am asking you to stand up for the rare disease community by opposing the Graham-Cassidy plan.

Thank you for your time and consideration.

Mrs. Frances Vincen-Brown

[REDACTED]
Boise, ID 83709
[REDACTED]

Wright, Kevin (Finance)

From: Suzanne Holwitt [REDACTED]
Sent: Friday, September 22, 2017 5:33 PM
To: gchcomments
Subject: Graham-Cassidy Bill

My family relies on quality affordable healthcare. Because of this, I oppose the Graham-Cassidy Bill. I am a senior citizen who pays for private insurance through the employer from whom I retired and also have Medicare; however I have a son who is on Medicaid and who has a variety of pre-existing conditions which would preclude his obtaining health insurance if this unacceptable bill passes. This bill, for all intents and purposes is a death sentence to anyone who isn't wealthy enough to pay his or her own way on healthcare and/or who has any kind of pre-existing condition.

I would like to see a bipartisan Congressional effort to make improvements to the ACA not repeal it. If the members of Congress, both houses, cared more about all of their constituents than they do about the wealthy donors who want to keep them in power and who want to make more and more money on the backs of the rest of us, then this wouldn't be a question--it would be the right thing to do. The bill must pass the "Jimmy Kimmel test."

Sincerely,

Suzanne Holwitt

Binghamton, NY

Wright, Kevin (Finance)

From: Cindy's [REDACTED]
Sent: Friday, September 22, 2017 5:33 PM
To: gchcomments

I family rely on quality, affordable healthcare. Because of this, I oppose the Graham-Cassidy bill.

I have a "pre-existing" condition. But it is a condition that 30% of the population has: a minor heart murmur. Before ACA went into affect, the insurance companies used this pre existing condition to charge me 3 times the normal rate. My husband and two children's rate was \$400 a month and my rate was \$1200 per month.

Now with ACA I have affordable coverage with a higher deductible. I have saved thousands of dollars with ACA.

I would like to see a bipartisan Congressional effort to improve the ACA, not repeal it.

Sincerely,

Cynthia Wood

Petaluma, CA

Sent from my iPhone

Wright, Kevin (Finance)

From: Rachel Plantico [REDACTED]
Sent: Friday, September 22, 2017 5:32 PM
To: gchcomments
Subject: Proposal for Medicaid

Dear Senators Graham, Cassidy, Heller and Ron Johnson,

Please do not pass the Proposal about the Medicaid reform bill being reviewed on Monday, September 25th. Allowing the state to waive protection for pre-existing conditions or set lifetime limits on essential health benefits would destroy the lives of people that rely on help from the rest of us. We all do not have the physical ability or mental faculties to dig ourselves out of life altering situations! I know, I have had family that relied on Medicaid as her ability to move her body was stripped from her by a degenerative genetic disorder. This proposal would tell an important portion of the people you represent that you don't care about them, that they are garbage and expendable. What kind of people are we becoming to put a dollar on people's heads and determine how worthy a human being is to live a full lifespan. The world takes note on how we treat and care for others, why do we have to be the butt end of a joke! You need to step up and acknowledge the duty you have to help protect us all. Rachel Plantico

Rachel Plantico
[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

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Wright, Kevin (Finance)

From: Andy and Caroline Armstrong [REDACTED]
Sent: Sunday, September 24, 2017 7:30 AM
To: gchcomments
Subject: Regarding the Graham-Cassidy health care bill

September 24, 2017

Dear Members of the Senate Finance Committee:

My wife and I rely on quality, affordable health care, as we are both older Americans (she turns 57 in November, I will be 65 in January) with pre-existing conditions. Because of this, I strongly oppose the Graham-Cassidy bill and instead, support a bipartisan Congressional effort to *improve* the Affordable Care Act, NOT repeal it.

We are among the millions of Americans who will be adversely impacted should the Graham-Cassidy bill be enacted. Since I retired in 2015, I have been covered through my wife's employer-based health insurance; she works for the State of New Jersey and as such, has a superior plan. However, due to one of her pre-existing conditions, she had to leave full-time employment last summer and consequently lost her health benefits. We have continued to be covered through COBRA (quite expensive), but that ends December 31, 2017. Although I will be eligible for Medicare in January, at that point my wife will be forced to enter the private insurance market for the first time in her life and, quite frankly, she is terrified by what if any coverage will be available for a 57-year-old woman with pre-existing conditions, and at what cost. She loses sleep every night over this, and our marriage is suffering as well due to the emotional stress. Ours is just one among many, many stories of Americans who may not be able to get or afford the coverage and/or medical care they need, who may face bankruptcy or even premature death if the provisions and protections of the Affordable Care Act are taken away. Because of the paramount importance of quality, affordable health care to our lives, and the terrible impact on us both physically and financially should it be taken away, my wife and I have been fighting hard since the November election against the Republican party's attempts to repeal and replace the ACA. It has been an exhausting, emotionally draining fight. But we will not give up, as we believe health care is a human right and worth fighting for.

So please, I implore the Republican members of both Congressional chambers to not put your constituents' (and my wife's and my) lives and livelihoods at risk. Please follow Senator McCain's courageous conviction to put people over party (and even his close friendship with Senator Graham) and commit to voting NO on the Graham-Cassidy bill. Instead, I urge you to work with your colleagues across the aisle and experts in the health care field to fix and improve the Affordable Care Act that has helped so many Americans gain access to quality, affordable health care. That is the way forward.

Wright, Kevin (Finance)

From: Emily Ryan-Lysova [REDACTED]
Sent: Sunday, September 24, 2017 1:27 AM
To: gchcomments
Subject: Oppose Graham-Cassidy-Heller

Senate Finance Committee,

I urge you to reject Graham-Cassidy-Heller in favor of the bipartisan bill the Senate HELP Committee was considering. Such an important bill deserves the regular order of public hearings, committee work, a complete CBO score and a full amendment process to fully understand how it will affect vulnerable populations and our economy.

Graham-Cassidy-Heller would cause 32 million people to lose their health coverage while destroying Medicaid and harming some of the most vulnerable members of our communities, seniors and people with disabilities. As my father is a veteran, I am also concerned for how this could be detrimental to those that have served our county. I worry about the opioid crisis that is gripping our nation- this bill will hurt those struggling to make it through addiction. My daughter is friends with a girl with MS. What will happen to her and other children born with disabilities- will they fall through the cracks of the Medicaid cuts?

Please reject Graham-Cassidy and return to normal order. Americans want a bipartisan solution that improves healthcare.

Emily Ryan-Lysova
Renton, WA

Wright, Kevin (Finance)

From: Joe [REDACTED]
Sent: Sunday, September 24, 2017 1:27 AM
To: gchcomments
Subject: Oppose Graham-Cassidy-Heller

Senate Finance Committee,

I urge you to reject Graham-Cassidy-Heller in favor of the bipartisan bill the Senate HELP Committee was considering. Graham-Cassidy-Heller would cause 32 million people to lose their health coverage while destroying Medicaid and harming some of the most vulnerable members of our communities, seniors and people with disabilities.

[Your name]
[City, State]

Sent from my iPhone

Wright, Kevin (Finance)

From: Daniel Killar [REDACTED]
Sent: Sunday, September 24, 2017 1:28 AM
To: gchcomments
Subject: Healthcare vote

My family relies on quality, affordable healthcare. Because of this, I oppose the Graham-Cassidy bill. With my pre-existing conditions I probably wouldn't be alive today without it. I would like to see a bipartisan Congressional effort to improve the ACA, not repeal it.

Sincerely

-Daniel Killar

SF,CA

Wright, Kevin (Finance)

From: Debra Jensen [REDACTED]
Sent: Sunday, September 24, 2017 1:28 AM
To: gchcomments
Subject: Oppose Graham-Cassidy-Heller

Senate Finance Committee,

I urge you to reject Graham-Cassidy-Heller in favor of the bipartisan bill the Senate HELP Committee was considering. Graham-Cassidy-Heller would cause 32 million people to lose their health coverage while destroying Medicaid and harming some of the most vulnerable members of our communities, seniors and people with disabilities. As the self-employed parents of an adult daughter with disabilities (who is employed), the Graham-Cassidy bill would be catastrophic to our family.

Debra Jensen
Brier, WA

Wright, Kevin (Finance)

From: Cynthia Fraase [REDACTED]
Sent: Sunday, September 24, 2017 1:29 AM
To: gchcomments
Subject: Graham-Cassidy bill

I would like to go on record that I do not want this bill to be passed or funded in any way. The ACH can be improved but should not be compromised meanwhile. Please keep the constituents welfare in mind, not the happiness of the wealthy Republican donors. Medicaid is needed for our most vulnerable citizens. I am not at risk personally in this fight but want what is right for all Americans.

Thank you,
Cynthia Fraase
[REDACTED]
Jefferson, GA 30549

Wright, Kevin (Finance)

From: Joe [REDACTED]
Sent: Sunday, September 24, 2017 1:29 AM
To: gchcomments
Subject: Oppose Graham-Cassidy-Heller

Senate Finance Committee,

I urge you to reject Graham-Cassidy-Heller in favor of the bipartisan bill the Senate HELP Committee was considering. Graham-Cassidy-Heller would cause 32 million people to lose their health coverage while destroying Medicaid and harming some of the most vulnerable members of our communities, seniors and people with disabilities.

[Mark Chauvin]
Patchogue NY

Sent from my iPhone

Sent from my iPhone

Wright, Kevin (Finance)

From: Marcy [REDACTED]
Sent: Sunday, September 24, 2017 1:30 AM
To: gchcomments
Subject: Graham/Cassidy healthcare bill

To whom it may concern,

I am from Mass and I am on disability along with my husband we both are on Medicare and Medicaid and rely on the Medicaid expansion for help with our insurance premium for medicare I would like to know how you think that this bill helps us because I am here to tell you it won't help in the least. From what I understand this bill would gut the medicaid expansion in our state how is that a good thing. I am also Asthmatic which means I rely on 2 inhalers to breath without insurance you might as well sign my death certificate this is not a bill this is a tax cut for the rich and given the chance President Trump will sign it if he was to get his hands on this bill. People with Pre existing conditions will not be helped but will have higher premiums my father passed away in 2015 he had cancer and died of pneumonia septic shock and various other complications if it weren't for the ACA all of the medical bills would have left my mother bankrupt. My cousin is also fighting cancer and will also face the same fate if this bill passes for the greater good of this country fix the ACA and give everyone affordable health insurance. The sad part none of you republicans in the senate or house care about the people the ones who can't afford insurance and rely on the ACA for our medical care the only ones with compassion are the democrats and a few of the republican senators who had the guts to stand up and vote against every repeal bill the ones in July up until now. I would like for those that are voting to put this bill into law to live a day in my shoes not being able to breath having my airways tighen to the point that I have landed at the doctors office getting a nebulizer my medication does work but when I get cold or the flu its ten time worse. None of you will never have to worry because you have awesome insurance and aren't in the situation we are in one house senator is quoted as saying you can't die from not having health insurance got news for him yes you can die from not having it. I hope you all enjoy your jobs because you will be done in 2018 as many people are disgusted with what you are doing I got one thing to say to President Trump you say you want to make America great again how is this making america great again kicking millions of people off of their healthcare yeah that's making america great again alright smh you want to make america great again fix the ACA or give everyone universal healthcare President Trump seems to think people are invincible and I am also here to tell him we are not many of us really need the help come together for the greater good of our country and either do a bipartisan bill or Single Payer don't take insurance away from the millions of americans who rely on the ACA one last thing none of you work for him you work for us and we have the power to vote you all out thank you for your time.

Sincerely,
Marcy Gelinias

Wright, Kevin (Finance)

From: Katie Windham <[REDACTED]>
Sent: Sunday, September 24, 2017 1:32 AM
To: gchcomments
Subject: Obamacare

My family has been lucky - none of us have had life threatening illnesses. But my sister and I each have a host of pre-existing conditions that could one day lead to complications. We both have asthma and serious environmental allergies; I also have serious nut allergies. On top of that, we're female. They aren't life threatening problems day to day, but if states are allowed to waive Obamacare's protections for those with preexisting conditions, they could be an excuse for insurance companies to charge us far more than we can afford. The ACA was not a perfect piece of legislation, and Congress should absolutely be working to improve it. But you should be working to expand coverage and lower premiums for everybody, not the opposite.

Thank you.

Katie Windham

--

Katie

"O, let America be America again -
The land that never has been yet -
And yet must be - the land where *every* man is free."
-Langston Hughes

Wright, Kevin (Finance)

From: Mark Topinka [REDACTED]
Sent: Sunday, September 24, 2017 1:34 AM
To: gchcomments
Subject: Comments on Graham-Cassidy Healthcare Bill

Title Of Hearing: Graham-Cassidy Bill Hearing
Date of the Hearing: September 25, 2017
Full Name: Dr. Mark Topinka
Address: [REDACTED] Berkeley CA 94705

Dear committee-members-

I am writing to express my displeasure at the bill currently being put forward (the "Graham-Cassidy Healthcare Bill") by the GOP to replace the ACA. A few of the reasons I don't like the current Graham-Cassidy ACA Replacement bill:

1. pre-existing conditions are not actually guaranteed to be covered. Under this bill, individual states have the option to obtain waivers that then would allow insurance companies to raise premiums by potentially 10's of thousands of dollars for any number of pre-existing conditions.
2. currently, under Obamacare, insurance companies can charge the elderly up to 3x as much as the young. Under the new bill, this increases to 5x.
3. The GOP appears to have timed this so that they (you?) are now pushing to have a vote before the CBO can give an estimate on its impacts. Luckily, the Brookings Institute, a fairly centrist think tank, has done the math, and estimates that 21 million fewer people will have health coverage by 2026 under this plan.
4. This bill is opposed by... AARP, American Heart Association, March of Dimes, National Health Council, Cystic Fibrosis Foundation, and many many other respectable, non-partisan health organizations

I would like to see congress work together on improving (or replacing, if that's the way it has to be) Obamacare, not hastily destroy it with a bill who's only real goal is, imo, to give the Republicans the ability to say they fulfilled their (now 7 year old) vows to repeal Obamacare, and to placate their high-roller donors... at what cost? 21 million uninsured Americans? Unaffordable healthcare for people with preexisting conditions or the elderly? Possibly the complete collapse of non-employer-purchased insurance markets in some states?

Please, ask yourselves if this is good for the most vulnerable citizens in your states, if this is good for the poor, the handicapped, the already sick. You have a chance to either increase the chances for lower income Americans to be able to afford to keep themselves and their families healthy, or cause many millions to disappear into the ranks of the uninsured. Please, think of the millions of children this hasty, cynical bill will affect. Sure, fine, Obamacare is not perfect. But it has gotten millions and millions of previously uninsured families into the healthcare system. What is your bill going to do, other than make the rich richer and the poor sicker?

Thank you for taking the time to read this email. Sincerely, -Mark Topinka

Wright, Kevin (Finance)

From: Robert [REDACTED]
Sent: Sunday, September 24, 2017 1:35 AM
To: gchcomments
Subject: My history with insurance

Sirs and madams,

I do not know who will read this. I do not know if it will be read at all, but I feel compelled by the actions of this Congress to tell my story.

We were young. We were strong and active. We did not think too much about our health until my then girlfriend was diagnosed with breast cancer. She was 33 and faced a diagnosis of poorly defined margins, reasonably large tumors, and everything else that spells bad news. We went aggressive: double mastectomy, lymphectomy, chemo, whatever her doctor suggested we agreed to. I remember the looks we got, the waits we had, the doctors that knowing the timeframe for treatment, couldn't fit us in. Yes, the system provided her care. It did not provide her the best care; it provided her the care we could beg from doctors who understood they would be paid less. And it garnered us looks and attitudes of a mix of sympathy and scorn. My girlfriend, now wife, made it through those two years of treatment. We both abandoned our careers and took jobs that kept us near her doctors, and a growing circle of friends. From the community we created, we survived. And, emerging from that crisis, we bought insurance. That was 23 years ago. We have maintained insurance ever since.

If anyone reading this knows cancer, they understand how it follows you. The years of follow up visits, the scares at abnormal scans, and the expense inherent in all of that. They may also recognize that cancer isn't a stand alone disease. In trying to cure cancer, one floods their body with poison. This has consequences. And, one's susceptibility to cancer often means there are other issues that arise. This was true in my wife's case. The doctor's can't say whether it was the cancer or the cure, but my wife has been challenged with many autoimmune issues: Meniere's, Raynaud's, neuropathy, etc.

I work in construction. It's a field that brings its own health risks: spinal issues, trauma, etc. But we have maintained our insurance coverage. Some years, we had no issues: no claims. Other years, we did. Regardless of claims, our premiums amounted to about \$7500.00. This was between 18 to 15 years ago. They rose, annually between 16 and 24%. These are premium costs. As premium costs rose, we dropped our coverage to higher deductible plans. In the five years before the ACA, we were paying anywhere from \$17 to \$22 K in premium and out of pocket expenses. The Affordable Care Act has changed our lives. Premiums have moderated. More is covered. Our out of pocket expenses have dropped.

There is nothing wrong with the ACA that can't be fixed. These attempts to repeal the law are misguided and more importantly, bad policy. Please work to fix what there is. Do not destroy our hopes for a healthy and affordable future.

Yours,

Robert Smith

Wright, Kevin (Finance)

From: Rachel Barnes [REDACTED]
Sent: Sunday, September 24, 2017 1:33 AM
To: gchcomments
Subject: Comments
Attachments: REBGCHc.docx

Comments on:

Hearing to Consider the Graham-Cassidy-Heller-Johnson Proposal

September 25, 2017

Rachel Elizabeth Barnes

[REDACTED]
Lost Creek, WV 26385

My name is Rachel E. Barnes. I am a wife and a volunteer in North Central West Virginia. My life is rich and full even though I have a disability and cannot work. Luckily, my husband has a good job and we have private medical insurance through his work. However, with my disability I have run up many medical bills and have several pre-existing conditions. My concern with the proposal is that I have had several health insurances in my lifetime and lifetime caps would be a concern if they came back into insurance as well as pre-existing conditions that would exclude me from getting care at several insurance companies. Put bluntly, the Cassidy-Heller-Johnson Proposal would be a death sentence to people like me whether they are on private insurance or Medicaid or Medicare. The loss to the country of so many good people who through no fault of their own found themselves ill and in need of life saving care or better quality of life care need their voices heard on this proposal. It would be a death sentence of the cruelest kind. I often mourn the life I might have had due to the disability I have but please don't make my family mourn me due to the government's inability to protect its most vulnerable citizens.

Wright, Kevin (Finance)

From: Leslie Owen [REDACTED]
Sent: Sunday, September 24, 2017 1:36 AM
To: gchcomments
Subject: Oppose Graham-Cassidy-Heller

Senate Finance Committee,

I urge you to reject Graham-Cassidy-Heller in favor of the bipartisan bill the Senate HELP Committee was considering. Graham-Cassidy-Heller would cause 32 million people to lose their health coverage while destroying Medicaid and harming some of the most vulnerable members of our communities, seniors and people with disabilities.

Leslie E Owen
Pensacola, FL

Sent from Yahoo Mail on Android

Wright, Kevin (Finance)

From: Mary Fujii [REDACTED]
Sent: Sunday, September 24, 2017 1:38 AM
To: gchcomments
Subject: public testimony for the Graham-Cassidy hearing

I join with more than 75 medical and professional associations from the American College of Emergency Physicians to the Arthritis Association in **opposition to the Graham-Cassidy Republican health care bill**. I support the bi-partisan effort to improve the Affordable Care Act (ACA.) I encourage the Senate to listen to the the governors who oppose Graham-Cassidy in favor of a stabilization of the ACA.

Graham-Cassidy bill appears to address the needs of Republican donors rather than meeting the needs of American people for health care. The Graham-Cassidy plan is a cynical approach to humane health care by not allowing the regular process of hearings, taking input from all "stake holders" potential subscribers/users, insurance companies, medical professionals, consumer groups and use the CBO analysis.

By contrast, the ACA has resulted in a huge increase in the number of Americans who can get medical care, reducing the number of folks who use emergency room as their primary care, with better health care outcomes. These are just a few of the benefits the ACA has brought to the American people and the health care providing system.

Mary Fujii
Walnut Creek, CA 94596

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Sunday, September 24, 2017 1:39 AM
To: gchcomments
Subject: My story

I'm an old lady, trying to exist on Social Security & selling at the flea market. I have barely enough to pay the bills. If Graham/Cassidy passes, I'm afraid that I will lose Medicaid, & I can't even afford the heart disease meds I have to take without the extra help Medicaid gives me. Medicaid pays for the deductibles that Medicare does not pay. Without it, I might as well have no health coverage at all. It's a senseless bill, cranked out because some politicians promised to revoke the ACA. There was ample time to write a decent bill, or make plans to make the ACA work better, but those things didn't happen. It's not a replacement for the ACA at all. And really, it would be a death sentence for me.

Peaches O'Reilly
[REDACTED]
San Pablo CA 94806

Wright, Kevin (Finance)

From: SUSAN J Ford [REDACTED]
Sent: Sunday, September 24, 2017 1:39 AM
To: gchcomments
Subject: Graham-Cassidy

The Graham-Cassidy bill would take health care from millions of Americans. Why can't Congress just improve the Affordable Care Act? It has been good, but it has some flaws—fix them. And do it, as Senator McCain said, using the traditional process of the Senate, with debate from both parties and proper evaluations by the CBO before voting. Thank you. Susan Ford, Oregon

Sent from [Mail](#) for Windows 10

Wright, Kevin (Finance)

From: Martha Salazar [REDACTED]
Sent: Sunday, September 24, 2017 1:40 AM
To: gchcomments
Subject: Oppose Graham-Cassidy-Heller

Senate Finance Committee,

I urge you to reject Graham-Cassidy-Heller in favor of the bipartisan bill the Senate HELP Committee was considering. Graham-Cassidy-Heller would cause 32 million people to lose their health coverage while destroying Medicaid and harming some of the most vulnerable members of our communities, seniors and people with disabilities.

Martha Salazar
Menifee, CA

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Friday, September 22, 2017 7:07 PM
To: gchcomments
Subject: Healthcare Bill

I oppose this bill.
Kate Kane

Sent from my MetroPCS 4G LTE Android device

Wright, Kevin (Finance)

From: Matt C [REDACTED]
Sent: Sunday, September 24, 2017 1:43 AM
To: gchcomments
Subject: Oppose Graham-Cassidy-Heller

Senate Finance Committee,

I urge you to reject Graham-Cassidy-Heller in favor of the bipartisan bill the Senate HELP Committee was considering. Graham-Cassidy-Heller would cause 32 million people to lose their health coverage while destroying Medicaid and harming some of the most vulnerable members of our communities, seniors and people with disabilities.

I am among those at risk of losing health coverage (or, in the best case, seeing my premiums skyrocket to unsustainable levels) as are members of my family. Graham-Cassidy-Heller puts our ability to pay for food and shelter, and even our very lives, at risk. No political gains are worth the devastating consequences this bill will have for the American people.

Thank you for your consideration,

Matthew Gellein
Marysville, WA

Wright, Kevin (Finance)

From: Salesiitass . [REDACTED]
Sent: Sunday, September 24, 2017 1:43 AM
To: gchcomments
Subject: Oppose Graham-Cassidy-Heller

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Martha Salazar
Menifee, CA

Wright, Kevin (Finance)

From: Lenin Salazar [REDACTED]
Sent: Sunday, September 24, 2017 1:44 AM
To: gchcomments
Subject: Oppose Graham-Cassidy-Heller

Senate Finance Committee,

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Lenin Salazar
Menifee, CA

Wright, Kevin (Finance)

From: Margaret Russell [REDACTED]
Sent: Sunday, September 24, 2017 1:45 AM
To: gchcomments
Subject: Testimony Opposing Graham-Cassidy

My family relies on quality, affordable healthcare. Because of this, I oppose the Graham-Cassidy bill. Everyone in my immediate family has a pre-existing condition. I grew up with a twin brother who has had a medical condition since birth and has therefore had a pre-existing condition since he was born. He ran out the lifetime limit on my parents insurance by the time he was 2 years old and had to go on Medicaid. Until the ACA, my brother and my family have constantly struggled to keep him insured. Now as a physician many of my patients who have managed to obtain insurance under the ACA will lose it under Graham-Cassidy, leaving them with no options but costly and inefficient emergency room care for their medical conditions. We cannot go backwards. I would like to see a bipartisan Congressional effort to improve the ACA, not repeal it.

Sincerely, Margaret Russell, MD

Chicago, IL

Wright, Kevin (Finance)

From: Lenin Salazar [REDACTED]
Sent: Sunday, September 24, 2017 1:45 AM
To: gchcomments
Subject: Oppose Graham-Cassidy-Heller

Senate Finance Committee,

I urge you to reject Graham-Cassidy-Heller in favor of the bipartisan bill the Senate HELP Committee was considering. Graham-Cassidy-Heller would cause 32 million people to lose their health coverage while destroying Medicaid and harming some of the most vulnerable members of our communities, seniors and people with disabilities.

Lenin Salazar
Menifee, CA

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Sunday, September 24, 2017 1:45 AM
To: gchcomments
Subject: Cassidy-Graham PROPOSAL - VERSTEGEN OPPOSES MEDICAID CUTS OR CAPS
Attachments: Amy's Story - Graham-Cassidy Health Care 2017.docx

Attached is my daughter Amy's story.

VOTE NO CUTS, NO CAPS

Jolene Verstegen
[REDACTED]
Little Chute, WI 54140

Wright, Kevin (Finance)

From: [REDACTED]
Sent: Sunday, September 24, 2017 1:48 AM
To: gchcomments
Subject: Oppose Graham-Cassidy-Heller

Dear Senate Finance Committee,

A "No" vote is essential for my elderly mother to continue to receive medicaid. She cannot live without the healthcare and the costs this inhumane bill proposes.

It would definitely threaten so many people in this country who desperately need medical care.

Oppose the heartless Graham-Cassidy-Heller's bill.

We vote and will remember.

Represent your constituents. Vote "No!"

Vickie L. Barnett
Las Vegas, NV

Wright, Kevin (Finance)

From: Emily [REDACTED]
Sent: Sunday, September 24, 2017 1:49 AM
To: gchcomments
Subject: NO to Graham-Cassidy

To whom it may concern:

Passing Graham-Cassidy will cause my death and the deaths of many of my friends because under the provisions of this bill we will not be able to acquire health insurance and will not have access to healthcare. This is tantamount to murdering thousands of innocent American citizens, and it must not be allowed to pass.

Sincerely,
Emily Shaffer

Wright, Kevin (Finance)

From: Theresa Grip [REDACTED]
Sent: Sunday, September 24, 2017 1:56 AM
To: gchcomments
Subject: Death Bill

This bill is worse than the first two the Rupubs tried to pass.

"Many people are saying" it's a piece of trash not worthy of wiping my butt. Millions will lose health care, and others could die. Be like John McCain and do the right thing. VOTE NO on Graham/Cassidy. It sucks.

T

Sent from my iPhone

Wright, Kevin (Finance)

From: Maddi Hausmann [REDACTED]
Sent: Sunday, September 24, 2017 1:56 AM
To: gchcomments
Subject: Vote NO on Graham-Cassidy

Dear Senate Finance Committee members:

The Graham-Cassidy bill being considered is an absolute disaster. There is no reason that a bill so sweeping and dangerous should be rushed through the Senate.

- Every medical group has come out in opposition to it.
- All the state Medicare administrators, all 50 of them, are vehemently opposed.
- This bill affects 1/6 of the US economy but is not being considered, debated, marked up, or having hearings held in the appropriate committees. Experts need to weigh in. CBO scores need to be provided in full. Discussion needs to take place over enough time to write a bill that helps the country rather than just rush something through to meet a deadline for a "win."
- The bill punishes states that expanded Medicaid and rewards states that did not. Yet at the same time the bill makes every state set up a health administration system in less than two years. If many states can't manage expanding Medicaid, why would you think they know how to administer this themselves in a fair, timely, or effective manner?
- This bill will hurt many people, including myself, with pre-existing conditions. If you give the states less money, then of course they will have to provide fewer benefits. Dropping pre-existing conditions is an easy way to save money. That is one of many reasons this bill is evil and cruel.
- Many of the current problems with the ACA are caused by a refusal to fix it. This is where your energy should be spent. Fighting Medicaid expansion instead of ensuring it is available to all is part of what makes premiums rise. Having HHS deliberately hide open enrollment or take the system down every Sunday also hurts premium costs. Congress must ensure these programs are properly administered. You failed in your duty by confirming unqualified cabinet secretaries who were hostile to their agencies' missions.

There are many more reasons that Graham-Cassidy is the wrong approach and that pushing this bill through is the wrong decision. Please let this horrible thing die in committee and spare us the anguish of worrying about losing our coverage.

Very truly yours,
Maddi Hausmann
Sunnyvale, CA

Sent from my iPad