



Illinois Department of Insurance

BRUCE RAUNER
Governor

JENNIFER HAMMER
Acting Director

January 17, 2017

The Honorable Kevin McCarthy
Majority Leader
U.S. House of Representatives

The Honorable Kevin Brady
Chairman
House Committee on Ways and Means

The Honorable Greg Walden
Chairman
House Committee on Energy and Commerce

The Honorable Virginia Foxx
Chairwoman
House Committee on Education and
Workforce

Dear Majority Leader McCarthy, Chairman Brady, Chairman Walden, and Chairwoman Foxx:

Thank you for your letter requesting input from states regarding the planned repeal of the Affordable Care Act (ACA). Congress must enact smarter policies that truly provide better choices for Illinois residents, and we appreciate your willingness to consider Illinois' unique situation as you move forward.

There is no question that the major structural flaws in the ACA have forced higher insurance rates and separated families from trusted physicians and hospitals. In Illinois, premiums for plans on the exchange have increased 45% on average, and individuals in seven counties have only one choice of insurer on the exchange. Several prominent hospitals have declined to participate in any exchange networks.

As you seek to correct the policies that have created these problems, we urge you to provide certainty and stability for health insurance providers and their enrollees in the current plan year and in the future. Through the failures of the ACA, consumers in particular have faced enough hardships; please ensure that these are not compounded through hasty and/or incomplete action.

As for Illinois' expanded Medicaid program, the Department of Healthcare and Family Services reports that our total Medicaid population now stands at 3.2 million – almost one-quarter of the state's population. We have significant concerns about the welfare of these individuals, as well as our ability to run a sustainable program, and urge you to carefully consider the ramifications of proposed changes.

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It is clear that Congress and states must work together to achieve these important reforms. Illinois has implemented many laws, regulations, and guidance in order to comply with the ACA. So too will it require considerable effort on our part to implement the changes you eventually make; please allow us the time to do so thoughtfully and thoroughly.

Again, thank you for this opportunity to provide input. These are complex issues that will require additional discussions, and we look forward to providing feedback on your ideas as they evolve over the coming weeks and months.

Sincerely,

A handwritten signature in black ink, appearing to read "Jennifer Hammer". The signature is fluid and cursive, with a large initial "J" and "H".

Jennifer Hammer
Acting Director of Insurance
State of Illinois

CC: Felicia Norwood, Director, Illinois Department of Healthcare and Family Services