

July 21, 2017

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

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

The Honorable John Cornyn
Majority Whip
United States Senate
Washington, DC 20510

The Honorable Dick Durbin
Minority Whip
United States Senate
Washington, DC 20510

Dear Majority Leader McConnell, Minority Leader Schumer, Majority Whip Cornyn, and Minority Whip Durbin:

The Patients' Access to Responsible Care Alliance (PARCA), a coalition representing the interests of nearly one million non-MD/DO health care providers and the millions of patients that they serve across the country, writes today to express our concerns about a specific provision of the Better Care Reconciliation Act (BCRA) that would create Small Business Health Plans.

Unlike previous versions of this legislative language, Section 139 of the BCRA would create federally-certified Small Business Health Plans that are not required to meet state certification requirements. In addition, even though the Plans must be fully insured, the preemption language is very broad and appears to block the ability of states to preserve important consumer protections, effectively oversee the plans, or ensure a level playing field.

While we support the intent of the authors to provide more options for small businesses, we warn that, as written, this language would lead to significant disruptions in the small group marketplace and higher premiums and fewer coverage choices for many small businesses. Specifically, we are concerned that Section 139 would allow plans to sidestep important state-based provider access laws, including any willing provider laws.

State regulators are in the best position to protect consumers and promote competitive marketplaces. We oppose the language currently in Section 139 and we urge you to protect the ability of states to determine whether Small Business Health Plans will be allowed to operate in their states and under what requirements they may operate.

We support a broader approach to the existing problems – one that addresses healthcare spending, allows more innovation, and permits more state flexibility – to bring real relief to small businesses. The federal government and the states need to work with healthcare providers, insurers and consumers to implement effective reforms that will curb spending and make insurance more affordable to small businesses.

Sincerely,

American Academy of Audiology
American Association of Birth Centers
American Chiropractic Association
American Optometric Association
American Psychological Association
American Podiatric Medical Association
National Association of Clinical Nurse Specialists

PARCA is a coalition of organizations that represent the interests of millions of patients and non-MD/DO health care providers. It aims to provide federal policymakers with access to information from all areas of the health care community to assist in the formulation of responsible, well-rounded health care policy. The coalition is committed to quality, cost-effective care, and ensuring patients have options in the delivery of such care. For more information, visit www.accessparca.org or contact parca.coalition@gmail.com.