



The Honorable Angie Craig  
U. S. House of Representatives  
1523 Longworth House Office Building  
Washington, DC 20515

April 24, 2019

Dear Representative Craig:

On behalf of more than 30,000 people with cystic fibrosis (CF), the Cystic Fibrosis Foundation applauds your effort to protect people with pre-existing conditions in the individual marketplace by introducing *The State Health Care Premium Reduction Act* enabling funding for state-based reinsurance programs.

Reinsurance programs can help lower premiums or moderate premium growth in the individual marketplace, as we have seen in places like your home state of Minnesota, where insurers reduced premiums by 7 to 28 percent after the federal government approved the state's reinsurance program. Alaska had a similar experience with reinsurance: the state's lone marketplace insurer reduced its 2017 requested premium increase from over 40 percent to just under 10 percent after the state announced its reinsurance program.

People with cystic fibrosis require a complex and demanding care regimen and bear a significant cost burden. In a survey of nearly 2,500 people with CF conducted by George Washington University, one-third paid \$10,500 or more in premiums every year. These costs have serious implications for access to care: over a 12-month period, 50 percent of people with CF reported delaying or forgoing care due to cost.

For those who rely on the individual marketplace for coverage, reinsurance is an important tool to make coverage more affordable. Again, thank you for your leadership on this critical issue for people with pre-existing conditions like CF and we support your efforts to fund and create 50 state-based reinsurance programs to help stabilize the individual marketplace.

Sincerely,

**Mary B. Dwight**  
Senior VP of Policy & Advocacy  
Cystic Fibrosis Foundation