



The Honorable Susan Wild  
U. S. House of Representatives  
1607 Longworth House Office Building  
Washington, DC 20510

April 24, 2019

Dear Representative Wild:

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 Family Health Care Affordability Act of 2019* eliminating the “family glitch” from the Affordable Care Act. Currently, families are only eligible to receive premium subsidies if they are not offered “affordable” coverage through an employer. However, the definition of “affordable” is based on the cost of insuring the employee, not the rest of his or her family. As a result, some employees may be ineligible for ACA subsidies but also do not have access to affordable insurance through their employer. This technical issue has had real consequences for some families, forcing them to spend a large portion of their income on coverage or forgo coverage entirely. Eliminating this policy could make coverage more affordable for the family of someone with CF which would provide them better access to the care they need.

People with CF require a complex and demanding care regimen and face a life-long challenge of obtaining access to high-quality, specialized health care. Eliminating the “family glitch” will support access to affordable health insurance for people with CF and their families who may not have access to such coverage through their employer.

Again, thank you for your leadership on this critical issue for people with pre-existing conditions like CF and we support your efforts to eliminate the family glitch and expand access to affordable coverage.

Sincerely,

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