Dear Director Froment,

The Cystic Fibrosis Foundation appreciates the opportunity to comment on Ohio’s Section 1332 State Innovation waiver. While we understand that in December of 2017, Congress eliminated the penalty for not having health insurance, they did not eliminate the mandate. With this Section 1332 State Innovation Waiver, the state is seeking to waive the mandate itself, which will serve to further destabilize the health insurance marketplace. Any changes the state makes to the health care system should be focused upon expanding access to quality, affordable health coverage for all Ohioans.

Cystic fibrosis (CF) is a life-threatening genetic disease that affects 1,534 people in Ohio and 30,000 children and adults in the United States. CF causes the body to produce thick, sticky mucus that clogs the lungs and digestive system, which can lead to life-threatening infections. As a complex, multi-system condition, CF requires targeted, specialized treatment and medications. The CF Foundation supports CF research, supports the development of cystic fibrosis therapies, and represents people with CF in efforts to gain access to quality specialized health care.

People with CF benefit from marketplaces with plans that are adequate, accessible, and affordable. Policies like the individual mandate, which requires all individuals to get health insurance, are critical to encouraging a healthy marketplace and keeping premiums affordable for people with CF and other chronic conditions. Without the individual mandate or a similar mechanism, some healthy, younger people may choose to not sign up for insurance. This would make the insurance pool sicker and older overall, which would, in turn increase premiums and make insurance less affordable for everyone, including people with CF.

The Cystic Fibrosis Foundation appreciates the opportunity to provide input on these important policy changes. As the health care landscape continues to evolve, we look forward to working with the state of Ohio to ensure access to high-quality, specialized CF care and improve the lives of all people with cystic fibrosis. Please consider us a resource moving forward.

Sincerely,

Mary B. Dwight
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