



The Honorable Laura Underwood  
U. S. House of Representatives  
1118 Longworth House Office Building  
Washington, DC 20515

April 24, 2019

Dear Representative Underwood:

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 Health Care Affordability Act of 2019*. Currently, advance premium tax credits (APTCs) are only available for families up to 400 percent of the federal poverty level (FPL) (\$102,280 for a family of 4). Families above this income level do not receive a federal subsidy to purchase insurance in the individual marketplace and may find that the plans available to them are unaffordable or require them to spend an undue portion of their income on premiums alone.

We support your legislation that would expand subsidies beyond 400 percent of FPL and cap a family's spending on premiums at 8.5 percent of their income. We believe this is an important change to current law that will make health insurance coverage more affordable for people who currently are ineligible for subsidies and need to purchase insurance in the individual insurance marketplace.

People with CF 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, 45 percent reported spending \$5,000 or more in out-of-pocket costs and about 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.

Broadening subsidy access to people above 400 percent FPL and capping premiums at 8.5 percent of income will provide make premiums more affordable for those in our community who rely on the individual insurance marketplace for coverage, and support access to critical care for people with CF.

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

Sincerely,

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