

Congress of the United States
Washington, DC 20515

December 6, 2017

The Honorable Eric D. Hargan
Acting Secretary
Department of Health and Human Services
200 Independence Avenue, S.W.
Washington, D.C. 20201

Dear Acting Secretary Hargan:

We write to ask that you extend the open enrollment period for consumers seeking health insurance through the individual Marketplaces until January 31, 2018. This extension will allow consumers to take into account the effects of possible market stabilization legislation on their premiums before making any coverage decisions for themselves and their families.

Earlier this year your department announced that the open enrollment period would be from November 1st to December 15th. This window is significantly shorter than those in the past and comes at a time when many consumers across the country face substantial premium increases and a reduced number of choices for coverage. There is unprecedented volatility in the market stemming in part to substantial changes involving the Cost Sharing Reduction (CSR) payments to insurers and now a possible repeal of the individual mandate.

Dramatic premium increases are causing overwhelming financial distress for our constituents. According to an analysis by the Kaiser Family Foundation, residents of Charlottesville and Albemarle County, Virginia are facing the largest premium increases in the country.¹ Families who depend on the Affordable Care Act for their coverage will, in some cases, have their premiums triple next year. Health insurance plans that were affordable just last year are now out of reach for those middle income families who are unable to rely on subsidies.

There are multiple bipartisan legislative proposals meant to address these issues, along with several that have yet to be introduced. The shortened open enrollment period means it is unlikely these proposals will be taken into consideration before enrollment closes on December 15th. Families deserve to know how much these programs will affect their premiums before they decide which insurance policy to purchase. Lowered premiums through rebates could encourage more individuals to purchase insurance or select a more comprehensive plan.

¹ [“Where are the most expensive ACA plans in America? Charlottesville.”](#) Washington Post, 11/16/17.

The shortened enrollment period precludes many individuals currently set to be automatically reenrolled in their current plans on December 16th from making informed decisions in a changing marketplace. Given the ongoing volatility in the market, many of these individuals could be eligible for more comprehensive plans at the same or lower prices. An extended enrollment period will allow these families to take these factors into consideration as they make decisions on which coverage to select for themselves and their families.

Thank you for your prompt attention to this matter.

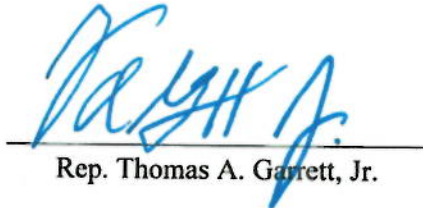
Sincerely,



Senator Tim Kaine



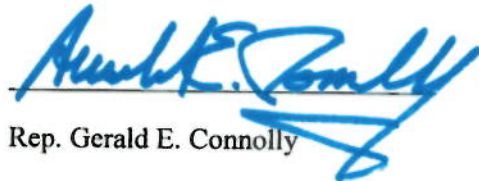
Senator Mark R. Warner



Rep. Thomas A. Garrett, Jr.



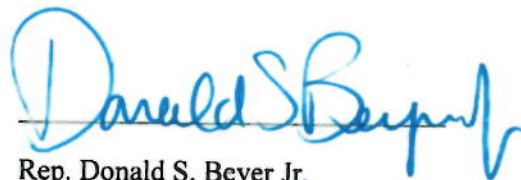
Rep. Robert C. "Bobby" Scott



Rep. Gerald E. Connolly



Rep. Barbara Comstock



Rep. Donald S. Beyer Jr.



Rep. A. Donald McEachin