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The Honorable Kathy Castor U. S. House of Representatives 2052 Rayburn House Office Building Washington, DC 20515

Dear Representative Castor:

The 23 undersigned organizations, representing millions of American patients, providers, and consumers, write today in strong support of H.R.1386, Expand Navigator's Resources for Outreach, Learning, and Longevity (ENROLL) Act of 2019, which is now included as a provision in H.R. 987. Our organizations recognize the importance of navigator programs to assist potential enrollees with the open enrollment process. Your legislation will guarantee resources for navigators, allowing them to continue the important work of educating Americans about their coverage and enrollment options.

In March 2017, we identified three overarching principles to guide and measure any work to further reform and improve the nation's health insurance system. Our core principles are that health insurance coverage must be adequate, affordable, and accessible. Together, our organizations understand what individuals and families need to prevent disease, manage health, and cure illness. Our organizations are deeply concerned about cuts to these services and the lack of reliable resources for consumers who have questions about how to enroll in coverage. We are pleased that this legislation represents a significant and meaningful step

<sup>&</sup>lt;sup>1</sup> Health care reform principles. American Heart Association website. http://www.heart.org/idc/groups/heartpublic/@wcm/@adv/documents/downloadable/ucm 495416.pdf.

towards increasing access to services that help consumers enroll in high-quality health care, including Medicare and Medicaid.

Cuts to navigators and outreach and enrollment activities since 2016 have taken away resources that help consumers understand and select health care coverage. Navigators and consumer assisters are critical to educating the public about their health insurance options and helping individuals enroll in appropriate coverage. Navigators conduct outreach and must provide fair, accurate, unbiased, and culturally appropriate information to individuals and families regarding eligibility and enrollment requirements for the marketplaces and other state health insurance programs. They are valuable allies to consumers seeking affordable coverage that meets their needs. Many navigators also provide in-person help to low-income and rural communities, consumers with limited English proficiency, people with disabilities, and other populations for whom such assistance is not often available.

We strongly and enthusiastically support your legislation to preserve funding for navigator programs. Informed enrollees can choose plans that provide the coverage they need at prices they can afford. Research has shown that states that devote robust resources to marketing, outreach, and enrollment assistance programs experience higher rates of enrollment compared to those who do not. Providing resources to ease the enrollment process will help stabilize the marketplace and result in lower premiums for many enrollees.

People with pre-existing conditions need access to adequate, affordable health insurance. In order to be accessible, potential enrollees need to understand open enrollment and coverage options. With the increase of coverage options that are not compliant with the Affordable Care Act (ACA), such as short-term, limited-duration insurance plans, navigator programs are particularly important to allow uninsured individuals to make informed decisions. This legislation will keep this information accessible to all. Again, our organizations thank you for your leadership on this critical issue for people with pre-existing conditions, and we support your efforts to expand access to affordable health insurance.

Sincerely,

American Cancer Society Cancer Action Network American Diabetes Association American Heart Association American Lung Association **Arthritis Foundation Cystic Fibrosis Foundation Epilepsy Foundation** Hemophilia Federation of America Leukemia & Lymphoma Society Lutheran Services in America Mended Little Hearts Muscular Dystrophy Association National Alliance on Mental Illness National Coalition for Cancer Survivorship National Health Council National Hemophilia Foundation **National Kidney Foundation** National Multiple Sclerosis Society National Organization for Rare Disorders National Patient Advocate Foundation

National Psoriasis Foundation Susan G. Komen

WomenHeart: The National Coalition for Women with Heart Disease