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November 15, 2017

The Honorable Mitch McConnell
Majority Leader
U.S. Senate
Washington, DC 20510

The Honorable Charles Schumer
Minority Leader
U.S. Senate
Washington, DC 20510

The Honorable Orrin Hatch
Chair
Senate Finance Committee
Washington, DC 20510

The Honorable Ron Wyden
Ranking Member
Senate Finance Committee
Washington, DC 20510

Dear Majority Leader McConnell, Minority Leader Schumer, Chairman Hatch, and Ranking Member Wyden:

We are writing on behalf of the American Psychological Association and the American Psychological Association Practice Organization to express our strong opposition to repealing the individual health insurance coverage mandate as part of tax reform legislation. Strong, stable health insurance markets are vitally important to our members and to the millions of Americans with mental health and substance use disorders. Our organizations comprise nearly 115,700 members and affiliates, who are clinicians, researchers, educators, consultants, and students.

Congress needs to take action to increase health insurance coverage and make coverage more affordable. Repealing the individual mandate would take our country in the wrong direction on both of these goals. The Congressional Budget Office estimates that repealing the mandate will result in 13 million fewer people with health insurance coverage in 2027 than would be the case under current law. While some of these 13 million people may forgo purchasing insurance they do not believe they need, many will become uninsured because average premiums in the individual health insurance market would increase by about 10 percent, pricing needed coverage out of their reach.

Removing the individual mandate will undermine the stability of insurance markets since many relatively healthy individuals will no longer purchase insurance. We urge you to maintain the integrity and affordability of individual health insurance by retaining the individual mandate.

Sincerely,

Antonio E. Puente, PhD
President

Arthur C. Evans, Jr., PhD
Chief Executive Officer

cc: U.S. Senate

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