



DONNA HOWARD

STATE REPRESENTATIVE

DISTRICT 48

December 15, 2013

Chairman Darrel Issa
House Committee on Oversight and Government Reform
2157 Rayburn House Office Building
Washington, DC 20515

Ranking Member Elijah E. Cummings
House Committee on Oversight and Government Reform
2471 Rayburn House Office Building
Washington, DC 20515

Dear Congressmen:

It was a pleasure meeting you, Chairman Issa, earlier this year at the SXSW Texas Tribune event in Austin where we both spoke in support of open and transparent government as a part of the Knight Foundation's Open Government Challenge. One of the comments you made that most impressed me was that open government was not about whether the right or left will win but about having an open and honest debate with actual facts rather than what we, as government, present as facts.

It is with that in mind that I want to thank you for your efforts in recent weeks to conduct field hearings on the Affordable Care Act (ACA) in various areas throughout the country. I am appreciative of the opportunity that you are providing for stakeholder and citizen feedback on the implementation of this very important law. However, based on my understanding of the hearings, it appears that your committee is choosing to devote the majority of its focus to the rollout hiccups of the ACA, and paying very little attention to the numerous benefits of the act. While the rollout itself is certainly relevant, I want to focus on what I believe to be even more significant and am, therefore, writing to offer comments on some of the positive aspects of the law, which are currently reducing costs and increasing access to health care for millions of Texans.

Shortly after its passage in 2010, the ACA mandated a number of changes which have kept people covered and allowed them to keep more of their hard-earned dollars. These included eliminating lifetime caps on health insurance benefits and a gradual phase out of annual caps, better ensuring that our health coverage will not get dropped when we need it most. The law specifies that children up to 18 cannot be denied coverage due to pre-existing conditions, and allows young adults to remain on their parents' health care plans until the age of 26. It made prescription drugs more affordable for seniors by beginning to close the so-called "donut hole" in

Medicare Part D; in 2011, the average savings was \$639 for each Texan who fell into the donut hole. The act recently set into motion a provision allowing women to get preventive care — such as contraception and well woman care — with no co-pay; this common sense measure should save women money and help to prevent unplanned pregnancies. And based on the implementation of the ACA's 80/20 rule, millions of Texans have already received rebates on their health care premiums; in 2012, our state saw \$167 million in rebates, with an average check of \$187.

Soon the law will provide even greater benefits. For instance, beginning in 2014, *no one* can be denied health coverage or charged more due to pre-existing conditions; higher premiums will only be allowed based on age, geography, or tobacco use. Subsidies are being offered to qualifying citizens to help pay for coverage when they sign up through the health insurance marketplace, and the requirement for essential health benefits will guarantee that the coverage they buy is comprehensive. Behavioral health treatment will be considered an essential benefit, allowing individuals with mental illness to receive the services they need. Additionally, the ACA provides for a temporary increase in Medicaid reimbursement rates for certain primary care services; this increase, which just went into full effect in Texas, should help address the provider shortages that have plagued the state's Medicaid clients for years.

Since taking office in 2006, I have been frustrated by the Texas Legislature's frequent attacks on women's health, its steadfast refusal to allow for greater enrollment in the Children's Health Insurance Program through the use of a "buy-in" provision, and its repeated failure to address the state's rate of uninsured, which ranks as the highest in the nation. It was particularly frustrating that the so-called "Texas Solution" — in which federal dollars earmarked for Medicaid expansion could be used to provide subsidies for the newly eligible to purchase insurance on the private market — was unable to even get a vote, despite widespread bipartisan support. Keeping these obstacles in mind, I am grateful for the federal Affordable Care Act's many provisions that will meaningfully and positively impact the lives of women, children, and adults throughout Texas and across America. I hope that, following the completion of your field hearings, you will work to promote the law and ensure that all of our citizens are taking advantage of its benefits.

Sincerely,

A handwritten signature in cursive script that reads "Donna Howard". The signature is written in black ink and is positioned below the word "Sincerely,".

Donna Howard
State Representative, Texas House District 48