



September 21, 2017

Dear Senator,

I write on behalf of nearly 200,000 members of National Farmers Union (NFU) who are engaged in all forms of family farming and ranching. NFU's member-driven policy "affirms the right of all Americans to have access to affordable, quality health care." The Graham-Cassidy bill does not address the barriers that farmers and ranchers face in accessing health coverage, and it would only make matters worse.

We urge you to vote no on the legislation. NFU will be monitoring each Senator's vote and will include it in our Congressional scorecard.

The cost of healthcare has long been a primary concern of farmers and ranchers. American farmers are much older, more injury-prone, and endure higher levels of stress than workers in other industries. A recent USDA-funded study found that nearly three out of four farmers and ranchers report health insurance is an important risk management strategy for their operation. Without affordable access to quality coverage, farmers' and ranchers' personal health would be at risk, and so would the financial viability of their operations.

The Graham-Cassidy plan would eliminate tax credits, cost-sharing reductions, and subsidies for out of pocket costs. Each of these provisions is critical to making healthcare more affordable for family farmers and ranchers. Allowing insurance companies to charge older customers five times as much as younger customers would also be particularly troublesome for farmers, who average 58 years of age.

NFU is extremely concerned about the bill's effects on the non-group marketplace. The plan would create even more uncertainty in the marketplace, forcing insurance companies to raise premiums. The loss of marketplace subsidies in 2020 would exacerbate the problem, leaving the marketplace far more unstable than it is currently. States would then be left with the challenge of devising their own market-stabilizing plans in the face of annual budget decreases.

The Graham-Cassidy bill would make it easier to deny farming and ranching families important protections and services. Two-thirds of farmers and ranchers report having a preexisting condition. The current requirement for insurance plans to cover 10 essential health benefits categories is particularly crucial for making prescription drugs, preventive services, and rehabilitative services affordable for family farmers and ranchers. The current prohibitions on lifetime and annual limits are also important protections for individuals with preexisting conditions. The Graham-Cassidy bill's amendments to the 1332 waiver would have disproportionate impacts on family farmers and ranchers.

NFU is strongly opposed to a per capita cap or block grant of Medicaid funding. Medicaid enrollment is higher in rural communities than in urban areas, and rural hospitals are more dependent on Medicaid payments than their urban counterparts. The correlation between a strong Medicaid program and the success of rural hospitals has become evident over the last six years. Over 70% of the 82 rural hospitals that have closed over the last six years are located in states that opted not to expand Medicaid. The cap to Medicaid funding would endanger rural hospitals even further.

Finally, NFU believes the lack of transparency in this process is unacceptable. The Graham-Cassidy plan would have far-reaching impacts on farmers, ranchers, and all Americans. Yet, there have been no hearings on this bill, and there will be no opportunity for a mark-up. The CBO stated their assessment of the bill will be extremely narrow, providing no clarity on how the bill will impact health insurance coverage or premiums. This process has robbed farmers and ranchers the opportunity to make their voices heard.

The Graham-Cassidy bill would harm farmers' and ranchers' access to quality, affordable health coverage. NFU urges you to vote no on the legislation and to begin a bipartisan approach to improving our nation's healthcare system.

Sincerely,

A handwritten signature in black ink, appearing to read "Roger Johnson". The signature is fluid and cursive, with the first name "Roger" being more prominent than the last name "Johnson".

Roger Johnson  
President