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November 20, 2017  
The Honorable Mitch McConnell  
Senate Majority Leader  
United States Senate  
Washington DC 20510

The Honorable Charles E. Schumer  
Senate Democratic Leader  
United States Senate  
Washington DC 20510

Dear Leaders McConnell and Schumer:

We are writing on behalf of the Society for General Internal Medicine (SGIM) to implore you to remove the current provision in the Senate's version of the Tax Reform and Jobs Act of 2017 that would effectively repeal the individual shared responsibility provision of the Affordable Care Act. This provision requires that taxpayers have qualifying health coverage meeting minimum levels; quality for a health coverage exemption; or make a shared responsibility payment with their federal income tax return for the months they are without coverage or an exemption.

SGIM is committed to assuring that all Americans have access to a range of high-quality, affordable options for coverage so that they can receive the care they need without respect to pre-existing conditions. This provision of the Tax Reform and Jobs Act severely undercuts that commitment.

There is no question that incentives are needed to create a strong health care system in which anyone can obtain coverage regardless of their health status. Broadening the base of persons in the coverage pool sustains the basic theory of insurance, which is spreading the risk over the largest possible population. It is axiomatic that repealing the individual shared responsibility provision in this manner will reduce enrollment, thus destabilizing the individual and small group health insurance markets threatening the coverage of up to 13 million Americans by 2025 (CBO, November 2017).

The subject provision creates one of the fundamental incentives to encourage persons (especially currently healthy persons) to enroll in the system. The elimination of the mandate will result in a significant increase in premiums *creating* an exodus from the market. As the current 2017 enrollment figures demonstrate, this is coverage people want but the incentives have to be there to assure its success. But the more uninsured there are, the more everyone else pays for the same coverage.

As leaders in the practice, research and teaching of general internal medicine, SGIM is committed to the success of our health care system. Maintaining the individual shared responsibility provision is critical to that success. We stand every day face-



to-face with patients with multiple disorders, fearing for their health and fearing for their jobs. They do not need to fear also losing access to affordable quality care.

We stand ready to work with Congress to assure a system that continues to remove this fear from our patients.

Sincerely,

A handwritten signature in black ink that reads "Thomas H. Gallagher". The signature is written in a cursive style with a prominent initial "T".

Thomas H. Gallagher, MD, President