

August 4, 2018
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Dear Mr President:

I am concerned about junk health insurance. The premise of insurance is to spread risk while that of health care is to help the sick. Besides the obvious moral imperative the expectation of health care also makes society more enjoyable and productive since people can more readily return to socializing, child care and work after being sick or needing to care for a sick relative and stress and the spread of diseases is reduced. Insurance and health care only work together if people are kept in fairly large groups (risk pools) and the vast majority have effective insurance. The Affordable Care Act went a good distance toward this marriage with a slightly complex regulatory framework within which competition might have the desired effect. After a vicious attempt to destroy this legislatively barely failed you have worked hard to do so administratively, with the latest move being this week's rule change around short term plans. Your previous changes have had the predicted effects with higher premiums, fewer people insured, more confusion over what is covered and fewer early cancer diagnoses. The latest change will continue along this destructive spiral.

Please assure me that you will support the ACA.

I am very proud to be a US resident and a large part of that derives from our excellent medical care.

Sincerely,
Eric Babson