To the Honorable (enter name here),

I am writing you to voice my concern for The Better Care Reconciliation Act (or BCRA). I do not support this bill and I wish that you will vote against it when the time comes. The BCRA is a dangerous bill that will affect many citizens in Pennsylvania and across the United States.

The BCRA plans on cutting funding for Medicaid expansion, which has generated $11.8 billion in economic activity for Pennsylvania within the past year (“*Medicaid is a Source of Care Jobs and Economic Activity Across the Commonwealth*” Sen. Bob Casey & Gov. Tom Wolf). If we lose that funding, other parts of our economy will start to falter with the loss of growth. The BCRA allows states to redefine what “Essential Health Benefits” are for Medicaid plans (“*The Senate’s New Health Care Bill Makes it More Expensive to be a Woman”* TIME Money).

As of February 2017, 426,000 residents of Pennsylvania gained medical insurance because of the Affordable Care Act (“*ACA Fact Sheet”* insurance.pa.gov). Many of those people are now at risk of losing that insurance because of the BCRA. The BCRA looks into changing the amount of subsidies a person receives to be able to afford insurance in the first place. The amount of subsidies a person receives will be linked to the consumer’s income, but will stop at 350% of the poverty line. This will tie those with lower income to insurance plans that are less comprehensive (“*A SIde by Side Comparison of Obamacare and the GOP’s Replacement Plan”* LA Times).

Coverage wise, insurance providers will be able to seek state waivers from consumer protections that prevent them from harmful acts like charging women and the elderly more, and scale back conditions that were once required to be covered. Companies could re-instate lifetime and annual coverage benefit limits (“*Here’s What’s in the House-Approved Health Care Bill”* NPR).

The BCRA looks to repeal taxes that were set in place by the Affordable Care Act, and those cuts will benefit higher income Americans. Also the BCRA creates a new system of who gets premium tax credits, and what they’re allowed to be used on, changing how much insurance one could buy (“*Senate Republicans Reveal Long-Awaited Affordable Care Act Repeal Bill”* NPR).

{ Personally, the outlook of the BCRA seems gloomy to me because (enter personal testimony here if you have one). (If you don’t have a testimony, you may delete this section). }

Again, please vote against the Better Care Reconciliation Act because it is not right for the residents of Pennsylvania.

Thank you for your time,

(Your name here)