



UNITED TO GROW FAMILY AGRICULTURE

May 3, 2017

Dear Member of Congress,

I write on behalf of nearly 200,000 members of the National Farmers Union (NFU) who are engaged in all forms of farming and ranching. NFU has already spoken in opposition of the American Health Care Act (AHCA) because of the estimated 24 million Americans who would lose coverage as a result. The most recent amendment to the AHCA only moves further away from NFU's member-driven policy of affirming "the right of all Americans to have access to affordable, quality health care."

Farming is a dangerous occupation, ranking 6th in occupational fatality rates. The injury rate for agricultural workers is also 40% higher than the rate of all workers. Finally, the average age of farmers in the United States is over 58 years. U.S. health care policy must take into account the unique needs of the men and women who provide food and fiber for our country and much of the world.

Our current health care system is not without its problems, but progress has been made since the passage of the Affordable Care Act (ACA). The current structure of tax credits and premium subsidies help farmers maintain consistent coverage, especially during downturns in the farm economy. The expansion of Medicaid has proven beneficial to rural communities, where the rate of enrollment is higher than in urban America. The Health Insurance Marketplace, while certainly in need of stabilizing measures, makes coverage more accessible for many farm families.

The correlation between a strong Medicaid program and the success of rural hospitals has become evident during the influx of rural hospital closures over the last six years. Seventy-eight rural hospitals have closed since 2010 with over 80% of those located in states that opted out of the Medicaid expansion. With another 673 hospitals at risk of closure, the AHCA's proposed Medicaid cap could have devastating consequences for rural communities.

In 2012, 75 percent of farms sold less than \$50,000 in agricultural products and 57% had sales less than \$10,000. Young farm families that don't receive additional income or health benefits from off-farm jobs would find it extremely difficult to purchase health insurance. The proposed legislation would also hurt older farmers. Easing restrictions on what insurance companies can charge older customers will leave older farmers facing increased premiums of thousands of dollars, despite the larger subsidies some would receive.

The modified AHCA bill also has a significant negative impact on those with pre-existing conditions. It's estimated that 40 percent of 50- to 64-year-olds would be denied coverage in the individual market without the Affordable Care Act's protections for those with preexisting conditions. The waiver option would mean that a large number of farmers in many states would be forced into high-risk pools. This legislation is woefully short in funding for those high-risk pools, leaving individuals with preexisting

conditions to contend with increased premiums, higher deductibles and longer waiting periods for coverage.

Affordable access to quality health coverage is a high priority for all Americans. As you consider how to best improve our health care system, we ask that you give serious consideration to the needs of farmers and ranchers. While there is certainly room for improvement in current policy, the American Health Care Act will only hurt family farmers and rural communities across the country. NFU requests that you oppose the proposed legislation.

We appreciate your efforts to provide all Americans with high-quality comprehensive health insurance. Thank you for your consideration.

Sincerely,

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

Roger Johnson
President