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AARP Applauds Congress for Bipartisan Hearings on Stabilizing The Health Insurance Market

Increasing enrollment, creating greater stability and competition in the market, and lowering costs for consumers should be the goal, says AARP

WASHINGTON, DC—AARP submitted written testimony today to the U.S. Senate Committee on Finance and the U.S. Senate Committee on Health, Education, Labor and Pensions, urging Congress to focus on commonsense solutions to stabilize the Affordable Care Act (ACA) insurance marketplace, increase enrollment and competition, and lower costs for consumers.

AARP supports improving access to affordable health care for older Americans, strengthening Medicaid and increasing access to benefits that allow older Americans to live independently in their homes and communities, protecting coverage for Americans with preexisting conditions, and keeping Medicare strong.

Congress can help fortify the ACA markets and reduce premiums by making a commitment to pay for cost-sharing reductions (CSRs). CSRs provide critical financial assistance for people with modest incomes to afford insurance coverage. Another way to help stabilize the individual insurance market is through reinsurance programs for states to help cover high-cost patients.

AARP supports strengthening Medicaid, a vital safety net for more than 17.4 million low-income seniors and children and adults with disabilities. One way to improve Medicaid is to update the law to allow states to more easily use Medicaid dollars for home and community-based services for seniors who wish to avoid nursing home care. This common sense change not only saves states money, it allows people to live in their homes and communities where they want to be.

Any proposed changes to the ACA must include solutions to the growing problem of unsustainable prescription drug prices. AARP supports allowing Medicare to negotiate drug prices, allowing safe importation of lower-priced drugs, reducing the amount of market exclusivity for biologic drugs, prohibiting pay-for-delay deals between brand and generic drug manufacturers, and demanding greater transparency in prescription drug pricing.

In its testimony, AARP urged Congress to return to the 7.5% of adjusted gross income threshold for the medical expense deduction to help seniors and others with long-term care costs. The current 10% threshold amounts to a significant tax increase that falls disproportionately on the sick, including people with more moderate incomes.

Older Americans care deeply about their health care and need and deserve affordable insurance premiums, lower out-of-pocket costs, and health coverage they can count on as they age. While we support current bipartisan discussions in Congress, AARP will continue to oppose any health care proposal that changes the age-rating limit of 3:1, reduces the tax credits to help people afford coverage, increases costs for older Americans, or that weakens protections for people with pre-existing conditions.

Read the full testimony [here](#).

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About AARP

AARP is the nation's largest nonprofit, nonpartisan organization dedicated to empowering Americans 50 and older to choose how they live as they age. With nearly 38 million members and offices in every state, the District of Columbia, Puerto Rico, and the U.S. Virgin Islands, AARP works to strengthen communities and advocate for what matters most to families with a focus on health security, financial stability and personal fulfillment. AARP also works for individuals in the marketplace by sparking new solutions and allowing carefully chosen, high-quality products and services to carry the AARP name. As a trusted source for news and information, AARP produces the world's largest circulation publications, AARP The Magazine and AARP Bulletin. To learn more, visit www.aarp.org or follow @AARP and @AARPadvocates on social media.

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