

**Protect Access to Quality, Affordable Care:
LLS Position on the Better Care Reconciliation Act (BCRA)**

The BCRA would put insurance coverage out of reach for many blood cancer patients, while increasing out-of-pocket costs and decreasing access to vital cancer treatments for many others. At the same time, the legislation does not address the financial and bureaucratic barriers that most distress blood cancer patients. On behalf of the 1.2 million Americans living with blood cancer, the Leukemia & Lymphoma Society (LLS) urges Members of Congress to stand up for cancer patients and **oppose the BCRA as currently drafted by the Senate**.

The BCRA would hurt cancer patients

In 2016, LLS outlined four principles for meaningful insurance coverage to help policymakers make improvements to the insurance market that work for cancer patients and their families. The BCRA as drafted by the Senate would threaten cancer patients across all four principles:

- **Access** – Despite maintaining some pre-existing protections, the BCRA would allow states to erode the promise that cancer patients cannot be forced to pay more for insurance due to their cancer. The BCRA offers no guarantee of affordable access to insurance coverage in states that choose to alter or eliminate existing protections for the most vulnerable patients.
- **Affordability** – In the individual insurance market, the BCRA would shift more costs onto patients and their families—increasing premiums and lowering the percentage of expenses paid by insurers. Patients who are older, have lower incomes, and live in states with higher-than-average healthcare costs could see dramatic increases in their out-of-pocket costs. The BCRA would also drastically cut Medicaid funding dedicated to providing care for our most vulnerable patients, leading states to eliminate coverage for millions of Medicaid patients. These consumers are unlikely to have the resources to purchase private, individual market coverage, especially given the smaller tax credits allowed under the BCRA.
- **Quality** – The BCRA would allow states to modify the current federal standard for minimum insurance benefits for both private plans and Medicaid—allowing insurers to carve out coverage for services such as chemotherapy, anti-cancer prescription drugs, and stem cell transplants.
- **Stability** – The BCRA creates significant instability for cancer patients on private, individual market insurance plans and on Medicaid. The Congressional Budget Office (CBO) projects that the BCRA would lead to 15 million Americans losing their insurance coverage in just the first year of implementation, with an estimated 22 million total additional uninsured Americans after a decade of implementation. In addition, the BCRA's incentive for state Medicaid work requirements threatens to take insurance coverage away from low-income cancer patients unable to work while undergoing treatment.

LLS supports patient-centered health reforms

While LLS opposes the BCRA as currently drafted by the Senate, we stand ready to work with Congress to advance solutions that address the many significant obstacles to necessary care that exist today, including high cost-sharing for necessary treatments, inadequate access to specialized cancer care, and the rising cost of cancer treatment – across the healthcare system.