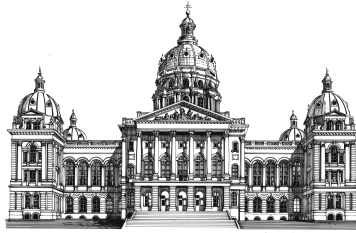


**Linda L. Upmeyer**  
STATE REPRESENTATIVE  
*Fifty Fourth District*  
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**SPEAKER  
OF THE HOUSE**

HOME ADDRESS  
1811 N 8th Street  
Clear Lake, IA 50428

House of Representatives  
State of Iowa  
*Eighty-Seventh General Assembly*  
STATEHOUSE  
Des Moines, Iowa 50319

August 18, 2017

Secretary Tom Price, M.D.  
U.S. Department of Health & Human Services  
200 Independence Avenue, S.W.  
Washington, D.C. 20201

Dear Secretary Price,

I am writing to ask for your approval of the Iowa Insurance Division's Section 1332 innovation waiver (stopgap measure) as Iowa's last option to stabilize the individual health insurance market. The Iowa Insurance Division and Commissioner Doug Ommen have worked diligently on this measure to avoid a complete collapse of the market in Iowa. It is important to preserve an option for the roughly 72,000 Iowans who purchase insurance through the individual market.

I am deeply concerned that the Iowa insurance marketplace is set to collapse upon itself due to the failures of the Affordable Care Act. Prior to its implementation, Iowa had a healthy individual insurance market with low premiums and a lot of choice. Iowa also had a functioning high-risk pool for those individuals who could not obtain insurance through private companies. Due to many policy changes required by the ACA, insurance is now available for thousands of Iowans who were previously uninsurable, yet others are left no options or forced into unaffordable plans.

We now know, what many like myself feared from the outset, that many of these newly insured individuals are sicker, older, and costlier than the rest of the population. As a result, insurance companies have had to increase premiums, but have been unable to keep up. Premiums in Iowa have increased as much as 110%, making the title "Affordable Care Act" an insult to the families trying to maintain coverage.

As young and healthy Iowans have been driven away by massive premium increases, the insurance pool becomes more unhealthy and more costly. Rather than increase premiums even more, carriers have opted to leave Iowa. Just this year, Wellmark, Aetna, and Gunderson Health Plans have pulled out of the individual market in our state.

It is urgently imperative for the stopgap measure to be approved to preserve health insurance access for Iowans. It is important to note that under the stopgap measure, Iowans will be able to purchase a standard health benefits plan that will be guaranteed issue, that will protect consumers from annual and lifetime limits, and that will include all of the Essential Health Benefits of the ACA and any additional benefits required by Iowa law.

It pains me to see the effects of Obamacare in Iowa where we had a healthy market addressing the many unique needs of our citizens. Too many Iowans who have worked hard and played by the rules are suffering as a result of the policies in the ACA. We cannot sit idly by as our individual insurance market collapses. Therefore, I am asking for your immediate approval of the 1332 innovation waiver from Commissioner Ommen and the Iowa Insurance Division.

Sincerely,

A handwritten signature in cursive script that reads "Linda Upmeyer". The signature is written in black ink and is positioned above the typed name and title.

Rep. Linda Upmeyer  
Speaker of the House