



**STATE OF NEW HAMPSHIRE**  
**OFFICE OF THE GOVERNOR**

**CHRISTOPHER T. SUNUNU**  
Governor

August 9, 2017

The Honorable Donald J. Trump  
1600 Pennsylvania Avenue NW  
Washington, DC 20500

Dear Mr. President,

Last year Granite Staters and Americans across the country made it clear that they were tired of a healthcare system that is broken, unaffordable, has caused premiums to explode, has reduced health insurance options and has resulted in turmoil in America's healthcare system. Washington's failure to achieve substantive and meaningful reform due to hyper-partisan gridlock and impractical plans is a frustration that I know we share in common.

I support your insistence that Congress not give up on delivering vital healthcare reform. The American people are expecting our leaders to lead. To simply throw in the towel is entirely unacceptable. When Congress returns from recess, members of both parties must roll up their sleeves, sharpen their pencils and get back to work on reforming health care.

As we await needed reform, New Hampshire is grappling with significant instability in our individual health insurance market, which serves nearly 50,000 Granite Staters. We must find a way to bridge the gap until reform is achieved. Two of our five individual market carriers – Obamacare co-ops- have left the market since last year. Our largest issuers, Harvard Pilgrim and Anthem last week proposed rate increases for next year of over 40%. That explosion in premiums is simply not affordable for patients or taxpayers, especially given that New Hampshire is already saddled with some of the highest healthcare costs in the nation.

This dire situation only gets worse if any of New Hampshire's three remaining insurance carriers exit the individual market. To that end, my administration has been engaged in an intensive and productive dialogue with insurers to do whatever we can to keep them in New Hampshire's individual market. We are using every innovative technique in our ability to ensure the New Hampshire exchange does not collapse like other states.

These efforts include: providing flexibility in filing deadlines with our state's Department of Insurance (NHID), authorizing NHID and our Department of Health and Human Services to pursue any waiver opportunities to provide stability and lower premiums for individual consumers, work collaboratively with carriers to find innovative solutions to keep rate increases under control, strong advocacy of Cost-Sharing Reduction (CSR) payments and a commitment to do whatever we can to provide certainty at the state level.

Make no mistake, Obamacare has been a disaster that is in desperate need of reform but state leaders must do our best to ensure that citizens who rely on the exchanges for care do not fall victim to the flaws of the current system. To that end, as a bridge to reform, my administration has worked very hard to keep our individual market intact.

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There are several steps the federal government and your administration in particular could take to promote stability until reform can be achieved. For the sake of those who are not able to have employer-based health insurance and, in particular, for those who pay the full premium without subsidies, I urge you to consider taking the following steps:

- Urge Congress to reform Obamacare with a clear roadmap and path forward: Insurers cannot effectively operate in an atmosphere of heightened political uncertainty. The vast majority of Americans agree that Obamacare must be replaced, but your Administration and Congress should provide a clear roadmap and timeline as reform options are considered. This can provide some certainty to insurers on what they can reasonably expect as deliberations continue. Insurers are constantly trying to position themselves for the future. Articulating the path forward to reform in a timely and clear manner will help them chart a smooth course as our nation sets sail into the post-Obamacare environment, whatever that might be.
- Commit to funding CSR reimbursements for 2017 and 2018: Carriers calculate their rates far in advance, so continued uncertainty about the reimbursements fuels dramatic increases and could lead them to exit the market. This hurts consumers – most of all, those who cannot get coverage through work and do not qualify for federal subsidies. While I am sympathetic to the argument that these payments are a subsidy, to withhold them at this late date as carriers are trying to calculate rates is resulting in significant instability and further rate increases and fewer options.
- Commit funds to stabilizing state markets, free from the constraints of the 1332 waiver process: Looking for creative, market-driven solutions should be rewarded, not punished. Options and funds available through the present waiver process should be supplemented.
- Provide carriers and states additional time to file 2018 rates: Carriers need clarity on the rules in which they are expected to operate. Moreover, timing is of the essence. August 16 is the final date for states using the federal exchanges to weigh in on 2018 plans and rates. With so much current uncertainty, this looming deadline is hampering the ability of insurers to develop accurate rates – and states to work with insurers to encourage market participation. Extending this deadline will enable us to work together to come up with creative solutions.

It is clear that Obamacare is collapsing under its own weight and while New Hampshire alone cannot fix Obamacare, I believe state leaders have a responsibility to our citizens to do what we can at the state level to provide stability to those who rely on the individual market for their health care. We urge you to please partner with us at the federal level. We welcome the opportunity to work with your administration on this difficult issue as ensuring market stability in the individual market is in the best interest of New Hampshire and the country.

Sincerely,



Christopher T. Sununu  
Governor