



# MCHC

Metropolitan Chicago  
Healthcare Council

The Trusted Voice and Resource for Healthcare

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April 2, 2015

The Honorable Bruce Rauner  
207 State House  
Springfield, IL 62706

Dear Governor Rauner:

On behalf of the Metropolitan Chicago Healthcare Council (MCHC) and its more than 150 hospitals and health care organizations, and Land of Lincoln Health, the state's only nonprofit health insurance Consumer Operated and Oriented Plan (CO-OP), I am writing to respectfully ask for your support for the continued use of health insurance premium subsidies for participants in the Health Insurance Marketplace or exchange.

MCHC has long understood that insurance coverage directly correlates to overall health of the community and, as a result, sponsored the application for the first and only health insurance CO-OP in Illinois, Land of Lincoln Health, to increase competition in the marketplace and lower prices for consumers and businesses. In 2014, the number of newly insured state residents increased by more than 350,000, and subsidies in the form of tax credits offered to them were essential to making premiums affordable for our low- and moderate-income workers and their families.

However, these critical subsidies could end later this year if the U.S. Supreme Court rules that those who get insurance through exchanges like ours are not eligible for the tax credits (*King v. Burwell*). Without these subsidies, many low- and moderate-income families would no longer be able to afford health insurance, and the overall cost of insurance premiums in Illinois could price even those not currently receiving subsidies out of the individual health insurance market. This could lead to an increase in the number of uninsured families, who would be forced to rely on hospitals and other safety-net providers for care. Moreover, some believe that without subsidies the market for individual health insurance might collapse altogether.

The exchange gives uninsured low- and moderate-income workers the ability to purchase comprehensive insurance that allows them and their families to receive preventive care in less expensive settings like a doctor's office. This benefits patients, providers and insurers by reducing overall health care costs. Premium subsidies are often the difference between health coverage that is affordable and health coverage that is not.

MCHC and Land of Lincoln Health ask for your support for the continued access to health care through the Illinois Health Insurance Marketplace. Please be assured that we stand ready to work with you to ensure that these individuals do not lose their subsidies, so that they can continue to afford coverage and receive the appropriate care they deserve.

Sincerely,

Dan Yunker  
President/CEO