

July 26, 2012

The Honorable Barack Obama  
President of the United States  
1600 Pennsylvania Avenue, NW  
Washington, DC 20500

Dear Mr. President:

As leading national, state, and local advocates concerned about the health and well-being of America's children, we are writing to thank you for continuing to consider the comments we provided earlier this year in response to the Notice of Proposed Rulemaking (NPRM) related to the Health Insurance Premium Tax Credit (26 CFR Part 1). As our previous letter expressed, we believe it is critical that the Affordable Care Act (ACA) be implemented in a way that will ensure coverage affordability and exchange eligibility for children and spouses, not just employees.

We appreciate all of your work to implement the ACA in a way that secures the promise of health reform for every family in America, and specifically for your efforts to make sure that coverage is affordable not just for employees but also for dependent children and spouses. We are grateful that the final rules issued on May 18 at least acknowledge our comments and concerns regarding coverage affordability and Exchange eligibility for children and spouses and that the Administration intends to tackle these essential issues for children and families in future rulemaking. We urge you, your Cabinet Members and staff to call upon us as you consider this future rulemaking and urge that it be done in a timely way.

It is clear that Congress's intent in drafting the ACA and the Administration's intent in signing this bill into law was to make affordable coverage available for every American family including every family member. We were disappointed that the Treasury Department's initial Notice of Proposed Rulemaking incorporated an interpretation of the law which suggests that if the cost of self-only coverage for an employee does not exceed 9.5 percent of the taxpayer's household income then coverage would be considered affordable for the family. This interpretation would have a significant impact on dependent children and spouses who could be denied access to Exchange subsidies and potentially without any affordable coverage option at all. This is particularly problematic given that employee-only insurance premiums average about \$5,400 per year, while annual employee-and-family premiums are nearly triple the cost, at \$15,000. Such an interpretation is not only contrary to the language and spirit of the ACA, it would also result in serious coverage losses for children and spouses, and could lead to serious adverse outcomes, especially for children with special health care needs and pregnant women.

We appreciate your leadership and your Administration's hard work on children's health care and would be happy to assist you in finding a way to ensure that affordable health coverage is available for entire families and not just for employees.

Sincerely,

National Organizations

American Academy of Family Physicians  
American Academy of Pediatrics  
American Diabetes Association  
American Federation of State, County & Municipal Employees (AFSCME)  
Association for Community Affiliated Plans  
Bazelon Center for Mental Health Law  
Children's Defense Fund  
Children's Dental Health Project  
Children's Health Fund

Children's Hospital Association  
Easter Seals  
Families USA  
Family Voices  
First Focus  
March of Dimes  
Mental Health America  
MomsRising  
National Assembly on School-Based Health Care  
National Council of La Raza (NCLR)  
National Health Law Program  
National Immigration Law Center  
New England Consortium Regional Poverty Reduction Initiative  
PICO National Network  
RESULTS  
Sargent Shriver National Center on Poverty  
The National Alliance to Advance Adolescent Health  
Voices for America's Children

#### State-Based Organizations

Advocates for Children & Youth (Baltimore, MD)  
American Academy of Pediatrics, WA Chapter (Seattle, WA)  
Arkansas Advocates for Children and Families (Little Rock, AR)  
California Coverage & Health Initiatives (Sacramento, CA)  
California Pan-Ethnic Health Network (Oakland, CA)  
Children First for Oregon (Portland, OR)  
Children Now (Oakland, CA)  
Children's Action Alliance (Phoenix, AZ)  
Children's Alliance (Seattle, WA)  
Children's Alliance of New Hampshire (Concord, NH)  
Community Advocates Public Policy Institute (Milwaukee, WI)  
Community Health Network of Washington (Seattle, WA)  
Connecticut Association for Human Services (CAHS) (Hartford, CT)  
Connecticut Voices for Children (New Haven, CT)  
Delaware Family Voices (New Castle, DE)  
Family Voices of Iowa (Johnston, IA)  
Family Voices of North Dakota (Edgeley, ND)  
Foster Family-based Treatment Association (Hackensack, NJ)  
Health Care For All (Boston, MA)  
Ingham CHC Network (Lansing, MI)  
Islamic Civic Engagement Project (Seattle, WA)  
Kansas Action for Children (Topeka, KS)  
Lifelong AIDS Alliance (Seattle, WA)  
Maine Children's Alliance (Augusta, ME)  
Mass Family Voices @ FCSN (Boston, MA)  
Mental Health America of Wisconsin (Madison, WI)  
New Mexico Voices for Children (Albuquerque, NM)  
Northwest Health Law Advocates (Seattle, WA)  
PEAL Center (Pittsburgh, PA)  
Pennsylvania Partnerships for Children (Harrisburg, PA)  
PLUK (Billings, MT)  
Rhode Island KIDS COUNT (Providence, RI)  
San Diegans for Healthcare Coverage (San Diego, CA)  
SEIU 925 (Seattle, WA)  
South Carolina Applesed Legal Justice Center (Columbia, SC)

Statewide Parent Advocacy Network (Newark, NJ)  
The Arc of Illinois (Frankfort, IL)  
United Food and Commercial Workers Union Local 1439 (Spokane, WA)  
Vermont Family Network (Williston, VT)  
Voices for Children in Nebraska (Omaha, NE)  
Voices for Utah Children (Salt Lake City, UT)  
Voices for Vermont's Children (Montpelier, VT)  
Voices for Virginia's Children (Richmond, VA)  
Washington Fair Trade Coalition (Seattle, WA)  
Washington State Labor Council, AFL-CIO (Seattle, WA)  
Wisconsin Alliance for Women's Health (Madison, WI)  
Wisconsin Council on Children and Families (Madison, WI)