# 

Members of the Senate Finance Committee:

[INSERT RELEVANT PERSONAL INFORMATION – e.g., amputation status, how long you have used a prosthesis, etc. – keep it brief: no more than 1-2 sentences]. I am writing because the Graham-Cassidy Health Care Plan will hurt me and all individuals living with limb loss/difference in the United States. Let me state the importance of this issue clearly: *I will not vote in the midterm and next presidential election for any Representative or Senator who supports this bill.*

I have studied the effect of this bill since it became public. The impact it would have on amputees like me would be catastrophic.

1. **Graham-Cassidy will allow insurers to assert annual and lifetime caps on prostheses.** Currently, all 50 states consider prosthetics an essential health benefit, but that would change under Graham-Cassidy. In states where prosthetics lose essential health benefit status, amputees will be subjected to annual and/or lifetime caps that render the insurance we pay premiums for useless. This will put the devices that we depend on to take every step and to open every door financially out of reach for many amputees. Alternatively, insurers can simply choose to offer policies that provide no coverage for prosthetics at all. This amounts to tacit federal sanctioning of discrimination against amputees. It is unacceptable.
2. **Graham-Cassidy will permit insurers to discriminate against individuals with pre-existing conditions.** While Senators Graham and Cassidy insist that the prohibition against pre-existing condition exclusions will remain in effect under their proposal, they ignore the fact that the bill simultaneously gives insurers the right to charge higher premiums to people with pre-existing conditions. I urge you to look beyond the political spin and examine the actual *effect* of this change. People like me will suddenly see their premiums explode because we have a pre-existing condition; for many Americans with limb loss, this will be a financial burden they simply cannot bear, and they will fall into the ranks of the uninsured, unable to receive *any* prosthetic care and treatment. Not only is this bad from a moral and ethical standpoint, it is also a shortsighted economic decision. *Because of* our current access to quality prosthetic care and treatment, millions of amputees in the U.S. live active, productive lives. Relegating us to crutches and wheelchairs will cost the government money in the long run.
3. **Graham-Cassidy will result in an explosion of uninsured Americans.** While current indications are that the Senate majority is willing to put this bill up for a vote without a CBO score, The Commonwealth Fund has published a preliminary analysis of the effects of Graham-Cassidy. It concludes that over the next 10 years, more than 30 *million* Americans will lose access to health insurance as a result of this ill-conceived proposal. Again, this is not acceptable.

I cannot say it strongly or plainly enough: Graham-Cassidy is bad politics, bad politics, and it will do incalculable damage to Americans with disabilities generally and amputees like me specifically. Instead, I urge Congress to follow the bipartisan efforts of some in the Senate and of numerous state governors: work together to fix the issues that everyone – Democrat, Republican, and Independent – freely acknowledge exist with the health care system.

Thank you for giving me the opportunity to share my point of view on this critically important issue. I will be watching and voting in 2018 and beyond based on what happens in Washington over the next week.

Very truly yours,

[INSERT NAME]