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March 26, 2014

Mr. A. Barry Rand  
Chief Executive Officer  
AARP  
601 E Street, NW  
Washington, DC 20049

Dear Mr. Rand:

Prior to and following passage of the 2010 health care reform law (P.L. 111-148), we engaged in numerous discussions regarding AARP's support for provisions that would cut billions of dollars from Medicare – cuts that were predicted to be detrimental to your members. Despite evidence suggesting AARP's support for the law was motivated by opportunities for financial gain, AARP insisted the company was representing the interests of its members. Given that many seniors are now feeling the full, and largely harmful, effects of the health care law's cuts to Medicare, I cannot help but continue to question AARP's motives.

The health care law includes over \$300 billion in cuts to Medicare Advantage (MA), which threatens the health care of over 15 million seniors who are enrolled in MA plans, including over 300,000 seniors in Washington State. Privately administered MA plans are able to provide care coordination and preventative care programs tailored to patients' needs. This helps to not only improve seniors' overall health but also helps to keep costs low. Medicare Advantage plans also regularly include more robust benefit packages than traditional fee-for-service (FFS) Medicare. For example, many MA plans offer vision and dental care as an added benefit for seniors as well as providing protection from high health care costs that is not available under FFS. That is why MA plans are so popular, particularly among low income seniors and those with chronic conditions and the disabled.

Unfortunately, the cuts enacted as part of the health care reform law are threatening seniors' continued access to the plans that they like and want to keep, as well as the doctors they trust. Only twenty percent of MA cuts will have taken effect by the end of this year, but seniors are already being impacted. A study by the Kaiser Family Foundation found that over half a million MA enrollees would lose their plans in 2014 and enrollees who are able to keep their existing plan would see an increase in their premium. Many seniors have also already lost access to their doctors as a result of the law. For example, in November 2013 United Health Group reportedly dropped thousands of doctors from its network, and has plans to reduce its MA networks by 10-15% by the end of 2014. It is extremely disruptive to seniors to lose their long-time doctors. These narrow networks mean longer wait-times, less convenience, and fewer choices for seniors.

United Health Group is the largest provider of Medicare Advantage plans, and many of their 3 million members are in plans endorsed by AARP. Given the recent actions taken by United Health, how many AARP members have been forced to change doctors? Did AARP reach out to United Health on behalf of its members to express concerns with the narrow networks and the impact on patients' access to care? How many AARP members saw an increase in their Medicare Advantage plan premiums in 2014? To date, how many of your members have lost their existing MA plan? Among those who have lost their existing MA plans, how many were transitioned to traditional Medicare and one of AARP's Medigap plans?

Even more alarming for seniors, the Centers for Medicare and Medicaid Services (CMS) have proposed additional cuts to Medicare Advantage that go above and beyond those included in the health care law. The program changes and cuts contained in the proposed 2015 Medicare Advantage (MA) Call Letter and Advance Notice will exacerbate the harmful effects of the health law on seniors. An analysis by Oliver Wyman estimates the proposed regulation, if finalized, will result in a 5.9% cut to MA payments in 2015. These are cuts seniors cannot afford. If finalized, these cuts will lead to higher premiums, higher co-pays, reduced benefits, and fewer choices for seniors as MA plans exit the program and provider networks are further narrowed.

Does AARP support the changes being proposed by CMS? In the interest of AARP's nearly 38 million members, please outline the steps AARP is taking to encourage CMS to withdraw the proposed regulation in order to protect seniors' access to the MA plans and doctors they like and want to keep.

Time is running out to save America's seniors from the devastating cuts being proposed by CMS. I urge you to take immediate action to stop CMS from finalizing the proposal. Thank you for your prompt attention to this urgent matter and I look forward to your response.

Sincerely,



DAVE REICHERT  
Member of Congress