## SAMPLE LETTER FOR READERS

## START WITH OWN LETTERHEAD: NAME, ADDRESS, PHONE, ETC.

April 22, 2022

The Hon. Joseph R. Biden, President United States of America The White House 1600 Pennsylvania Avenue Washington, D.C. 20500

Re, -- Medicare & ACO Reach

Dear Mr. President:

DEVELOP OWN INTRO PERTINENT TO YOU. FEEL FREE TO BORROW FROM FORMAT.

Greetings. I trust you are well.

My name is and I live in . Let me proceed by telling you a little about myself: and we are both most likely to outlive traditional Medicare, or Medicare as we have known it for our entire lives.

## FEEL FREE TO USE THIS LANGUAGE OR VARIATION THEREOF

Yes, next year, 2023, the above-referenced ACO Medicare Reach program will become operational; which means the entire Medicare Trust Fund, which pays out close to \$1T annually, will be open to bidding from for-profit private healthcare insurance companies and, for the first time, Wall St. private equity firms. You know about the latter, whose sole objective is to make hefty profits for its shareholders.

In this instance, the aptly named ACO Reach will facilitate this in two ways: first, by allowing both the insurance companies and the Wall St. firms to claim a 40% overhead to pay for their administrative costs and provide themselves a generous profit. That's with taxpayer dollars. Your staff and certainly HHS Secretary Becerra know that this is more than double the overhead of 15-18% allowed for-profit insurance companies that manage Medicare Advantage plans and 20X more than Traditional Medicare's current overhead of 2%. Secondly, as managers of the 50+ Reach programs to be established nationwide, they will be free to cut costs and enhance profits, the surest way to which is to cut services.

"Cost-cutting" -- that's the political mantra or cover for cutting services, which has been the objective of the Federal government since 1973 when the Nixon Administration introduced "HMO's" or Health Maintenance Organizations to do just that. That was your first year in the US Senate, Mr. President. The term "ACO" or accountable care organization was first suggested as a vehicle to cut Federal healthcare costs in 2006 by Elliot Fisher and was modelled on HMO's. It was then incorporated in the Affordable Care Act in 2011, which you were active in shaping, and more recently adopted by the Trump administration in 2017 as its own cost-/services-cutting measure. In every instance, ACO-type initiatives have produced no savings but have curtailed services. Articles posted on the Kaiser Family Foundation website have documented this.

In 2020, Trump and his Director of CMS, Seema Verna, took their ACO/managed care initiative a step further and began field-testing Reach's predecessor, Direct Contracting Entities. It soon became apparent to me and others that Trump's and Verna's aim was to fulfill a long-sought right wing objective -- to give Wall St. access to the Trust Fund's billions, fully privatize Medicare's several components, and end Traditional Medicare as a Federally-controlled and -funded entity.

Unfortunately, your administration has adopted Trump's flawed strategy. Fierce pushback by Physicians for a National Health Plan and its allies asking you to put an end to the program, which you can do via executive order, obliged you and Becerra to respond and you did -- via an ill-chosen sleight of hand: you changed the program's name to ACO Reach but not its organization and ultimate objective.

The future well-being of 60 million Medicare subscribers is yours to protect. We are now looking to a future where our healthcare choices will be circumscribed, where deductibles and co-payments will be increased, where less services will be available to us. I had a heart transplant USE OWN LIFE CIRCUMSTANCE TO ILLUSTRATE 8 years ago and any heart-related treatment curtailments will jeopardize my life, and I'm far from unique, with over 40,000 transplants performed annually in the US, or over 300,000 since I got my heart.

ACO Reach, like DCE's, has been labelled a pilot or research program and is housed in CMS's Innovation Center, Executive branch territory – calculated camouflage but one which allows you to make bold steps without the usual ensuing political brouhaha. I frankly loathe the idea that hundreds of millions of my and my fellow Americans' tax dollars paid into the Medicare Trust Fund during the course of our working careers will just be blithely turned over to Wall St. to do with it as its private equity firms please. Sticks in my throat.

For your part, you've been an on-the-scene witness to all these developments during the entirety of your fifty-years long political career. You should know better. We expect you to do the right thing and not sacrifice our interests to Wall

St. opportunism and greed. End ACO Reach now, with the one fell swoop of an Executive Order. I look forward to your response.

## **USE OWN CLOSING**

Respectfully,

cc.- HHS Secretary Xavier Becerra Senate Majority Leader Charles Schumer Senator Kirsten Gillibrand Senator Bernie Sanders U.S. Representative Pramila Jayapal

ADDRESSES TO BE FOUND IN SEPARATE ATTACHMENT, WHICH WILL ALSO CONTAIN SAMPLE LETTERS TO EACH.