

The Honorable Michael Dunleavy

Dear Governor Dunleavy:

Thank you for allowing us to share our experience and perspective on patients, insurers, and the system that connects the two here in Alaska. Every signatory of this letter is, like you, an Alaskan invested in a sustainable, independent, healthy Alaska.

The 80th percentile rule continues to protect Alaskans' access to care here in our own State but renewed efforts to repeal it are being driven by Premera, an insurer based in the lower 48. They are not acting in our State's best interest. The argument that the rule's repeal will lower costs, while somehow not reducing quality or access, is based on decades old data. A lot has changed for the better in 20 years. Unlike in 2004, we have more providers, most of whom are in network, under contract with insurers reducing costs, minimizing balance billing, and caring for more Alaskans. Abrupt repeal of the 80th percentile rule threatens this stability.

Past behavior is the best predictor of future behavior. Repealing this rule will return us to the days before 2004, when doctors were hard to recruit and patients faced big bills. Our rural areas, seniors, and Medicaid recipients will feel the pinch the hardest as the subsidization of government payers by insurance is reduced. Alaska's Medicaid budget will either increase significantly, care will be reduced, or both.

The All Payer Claims Database will provide the information we need to make decisions. Perhaps it is not coincidental that some insurers refuse to provide their data to the claims database? Physician groups report roughly 30% reductions in revenue in the past decade while the largest insurer in the State was forced to return money in 2018 for being too profitable. What would the argument be if costs per Alaskan cared for have actually decreased?

We respectfully ask that repeal be paused until the APCD is available, been reviewed by a panel of stakeholders, and recommendations made to the benefit of all Alaskans.

Respectfully,

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