

Sara Prem
Director of Advocacy, Kansas
American Lung Association in Kansas
& Greater Kansas City

February 1, 2020

Rep. Jene Vickrey, Chair
Kansas House Insurance Committee
Re: Testimony in opposition to HB 2053

The American Lung Association believes everyone should have quality and affordable healthcare coverage. While the federal government has expanded the use of short-term, limited duration insurance plans (known as short-term plans), these plans can deny coverage based on pre-existing conditions like lung disease and do not provide the comprehensive coverage that individuals need to stay healthy. The American Lung Association in Kansas urges the committee to oppose HB 2053 that would roll back safeguards for consumers purchasing short-term plans in Kansas, harming patients with asthma, COPD, lung cancer, and other lung diseases.

Under federal regulations, short-term plans almost always refuse coverage to patients with pre-existing health conditions. Current lung disease patients, like patients with COPD or lung cancer survivors, could be denied coverage because of these health conditions. Individuals who buy a short-term plan and then receive a new lung disease diagnosis in the middle of a plan year could find the coverage for their disease rescinded, leaving them without any coverage options until the open enrollment period for Kansas' individual marketplace comes around.

Short-term plans are not required to provide coverage for basic treatments and services that individuals need – even if they are healthy now. For example, these plans do not have to cover preventive services like lung cancer screening or tobacco cessation treatment, nor do they have to cover essential health benefits like hospitalizations and prescription drug coverage. This will create confusion for consumers trying to purchase comprehensive coverage and could leave patients with massive medical bills or force them to forgo needed treatment if they get sick.

Additionally, short-term plans will likely attract younger and healthier individuals, dividing the individual marketplace risk pool in Kansas. That will result in a spike in premiums for comprehensive plans sold in the marketplace, the only ones that will cover the treatments and services that lung disease patients need. Patients with lung disease should not have to pay higher premiums because they need coverage for a pre-existing condition.

The American Lung Association in Kansas urges lawmakers to support safeguards for consumers purchasing short-term plans and therefore opposes this HB 2053.

Sincerely,



Sara Prem
Director of Advocacy, Kansas