



fightcancer.org

January 31, 2022

House Committee on Insurance and Pensions
SB 199
Testimony in Opposition
American Cancer Society Cancer Action Network (ACS CAN)

Chairman Johnson and Members of the Committee on Insurance and Pensions,

The American Cancer Society Cancer Action Network (ACS CAN) is the nonprofit, nonpartisan advocacy affiliate of the American Cancer Society. On behalf of our constituents, many of whom have been personally affected by cancer, we ask that you vote no on SB 199.

ACS CAN opposes expanding access to short-term, limited-duration plans (STLDPs); these plans may deny coverage to individuals with pre-existing conditions, choose to not cover services related to those pre-existing conditions, or charge enrollees higher premiums because of their pre-existing conditions. STLDPs are designed as temporary and limited coverage options; inadequate for anyone who is diagnosed with a critical illness such as cancer. STLDPs can impose annual coverage limits, engage in post-claims underwriting, and terminate coverage at the end of the term regardless of whether or not the patient needs ongoing care. STLDPs fail to provide the kind of comprehensive coverage an individual needs if they are diagnosed with a serious and unplanned disease such as cancer.

Proponents of short-term plans often claim these products are not intended for all consumers but rather offer a more affordable option than the robust ACA marketplace plans. This is no longer the case as the American Rescue Plan has brought premiums for comprehensive coverage in line with short-term plans without the risks of: denial of coverage or dropped coverage because of a pre-existing condition, application and post-claims underwriting, major gaps in benefits, annual and lifetime limits, and fine-print mechanisms that hide limits in coverage. Encouraging Kansans to buy a short-term limited duration plan, especially now that federal law has made comprehensive coverage more affordable, would push consumers toward plans with uncertain coverage and financial risk.

Providing Kansans access to affordable, comprehensive health care coverage is critical in the fight against cancer. ACS CAN encourages lawmakers to protect access to comprehensive health care coverage by opposing SB 199.

Thank you for your consideration.

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