



February 1, 2022

Representative Steve Johnson, Chair
House Insurance and Pensions Committee
Re: SB 199, Opponent

Thank you for the opportunity to share my reasons for opposing SB 199, which expands access to short-term plans providing inadequate coverage that discriminates based on pre-existing conditions and limits or excludes key benefits. As a result, people enrolled in short-term plans can face huge medical bills if they become sick. These plans allow for the following:

- Coverage denial for pre-existing conditions like heart disease.
- Cap benefits on coverage, like heart attacks.
- Exclude coverage for essential health benefits, such as prescription drugs, mental health, maternity, and newborn care.¹

This testimony is provided on behalf of myself, a member of the American Heart Association's Kansas Advocacy Committee.

September 28th, 2015, 4:24 PM. After several days in the intensive care unit from an unexpected brain aneurysm rupture, my mom, Le Hang Thi Huynh, passed away. She was 46 when she died. I was 15. Losing my mom has been the most painful experience for me, but I am grateful for the experiences and life lessons I shared with her. She empowered me to give back to this place—the United States of America—that offered my parents the opportunity to break the cycle of poverty, to become citizens and homeowners, to provide their children with education, health, and safety. I am a proud son of immigrants and a proud first-generation college student. My mom inspired me to help others. One of the last life lessons she imparted to me was to use my skills and passion as a force for healing and to serve my community.

That's why as a high school student, I created ICTeens in Mind, a youth-led mental health advocacy group. We organized mental health awareness campaigns in several high schools in Wichita to promote youth mental health and well-being and to reduce the stigma of mental illness. After high school, I was recruited by Safe Streets Wichita to oversee their efforts on the prevention of underage substance use, substance use disorders, and drug overdoses. It is not lost on me the fact that youth and adults alike are experiencing mental health and substance use issues at an unprecedented rate. 38% of students in Kansas reported symptoms of depression in 2021, up from 29% in 2019. Kansas had the second-highest percentage increase in predicted drug overdose deaths in the entire country at 47%.

¹ <https://www.kff.org/health-reform/press-release/analysis-most-short-term-health-plans-dont-cover-drug-treatment-or-prescription-drugs-and-none-cover-maternity-care/>

I am a senior at Wichita State University studying psychology, public health, and economics. I am a researcher on behavioral health reform and drug policy. **And I volunteer with the American Heart Association, where in my capacity as a 2020 EmPOWERED to Serve Scholar, advocate for evidence-based strategies that improve the health and health care of Kansans.** From personal experience, I know the risks and harms of being uninsured. After my dad suddenly lost his job during the pandemic and transitioned to Medicare, I found myself uninsured. Then, I got COVID. I found myself uninsured and living with a pre-existing condition.

My experiences affirmed my realization on the great risks of being uninsured or underinsured. Whether it is my mom's brain aneurysm rupture at age 46, a child in need of emergency psychiatric care and ongoing mental health treatment, access to expensive prescription drugs, or even a heart attack or stroke—all of which can happen to anyone of any age, at any time—too many of us are one unexpected medical emergency or severe illness away from being in financial ruin due to not having health insurance coverage or adequate health insurance coverage.

My premium for my health insurance was initially \$350 per month. The premium tax credit was instrumental in getting my would-be premium to just \$25 per month. Because of my experiences, I wasn't duped by deceptive ads promising cheap coverage but could easily see how others could be. It's too easy for anyone to be swayed by the false promise of affordable protection. Extending short-term insurance plans in the midst of a pandemic for up to three years extends this risk to unknowing young adults stuck in a situation like mine or families who can't possibly see their next emergency around the corner like my mom's aneurysm or a teen in a mental health crisis. Families would face costs that could bankrupt them while experiencing physical pain, loss, and mental trauma. Please reject the unnecessary, unfair and irresponsible extension of these, junk plans.

Sincerely,

Ngoc Vuong

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