



**National  
Multiple Sclerosis  
Society**

Senator Jeff Longbine, Chair  
Senate Financial Institutions and Insurance  
Re: SB 199 Opponent

Chair Longbine and Committee Members:

Thank you for this opportunity to comment on SB 199, legislation that would extend coverage of Short-Term Limited Duration Health Plans (STLDPs) from six-months to a year. The National Multiple Sclerosis Society (the Society) opposes SB199 and instead urges the committee to focus its efforts to ensure Kansans have continued access to more affordable and comprehensive health care coverage.

My name is Courtney Eiterich, and I am a MS Activist and the chair of the Society's Government Relations Advisory Committee in Kansas. I was diagnosed with multiple sclerosis at the age of 32. I was a healthy mom who just thought I had sciatic pain down my leg. I had no idea that this one little pain would change my life forever. Multiple sclerosis is an unpredictable, progressive disease. I am currently prescribed Tysabri, a monthly infusion therapy necessary to prevent additional lesions to my brain and spine. The price tag for my current medication, plus all supplemental pain management medications, is over \$150,000 annually. Living with MS also requires me to have multiple visits throughout the year with health care providers and have procedures like an MRI. To put it shortly, without comprehensive medical coverage, my MS would be unaffordable.

By redefining the terms and duration of STLDPs as SB 199 does, they are being allowed to act less like stopgap plans and more like individual health insurance. Because these short-term plans are not considered individual health insurance under the Public Health Service Act, they are not required to meet the ACA's premium rating protections, benefit standards, and much more. While STLDPs can offer less costly coverage, they frequently do not adhere to important standards, including coverage for pre-existing conditions and prescription medications. I, along with the Society, am extremely concerned that this bill will leave Kansas families in the lurch with insufficient coverage, unpaid medical bills, and lifelong health implications.

Should a person living with multiple sclerosis, like myself, purchase a short term plan, we would be at-risk of incurring huge amounts of medical debt. Should an individual with a short-term plan be diagnosed with MS, not only will the policy not offer much coverage of critical health care, it is possible for coverage to be retroactively canceled. Before the ACA, health insurers sometimes retroactively cancelled health insurance policies, refusing to pay for any health care if the person had any undisclosed health conditions before they bought the policy – even if the person did not know they had a condition. This left consumers responsible for all costs of treating the disease and any care they received leading up to the diagnosis. While the ACA made these rescissions illegal, this protection does not apply to short-term plans.

To summarize, given the history of STLDPs, I am deeply concerned that SB 199 could seriously undermine the key principles of access, adequacy, and affordability that are the underpinnings of current law and will potentially put people living with MS, like myself, at risk. Thank you for this opportunity to submit comments on this bill. If you have any questions or would like to discuss these comments further, please feel free to contact me.

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**National  
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Sincerely,

Courtney Eiterich  
KS Government Relations Advocacy Chair  
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