

- My name is Katrina Black. While I live in Texas, I am here today to share my experience with a short-term limited duration health plan as an example of what Kansas consumers could face if this bill passes, increasing the availability and deceptive marketing of these plans.
- Last May, I graduated from law school and moved across the country to start a new job. I was extremely thankful for the benefits of employment - most important for me, the health coverage that would start October 1<sup>st</sup>.
- At that time, I was receiving physical therapy following months of painful endometriosis surgeries. My student health insurance coverage paid for these services, but my coverage would be ending shortly after graduation.
- I couldn't take the risk of being without insurance while I waited for my new job to start. So, I spent time on [healthcare.gov](https://www.healthcare.gov) to pick out a new plan. When a popup appeared asking for my phone number and zip code, little did I know it was taking me away from the trusted marketplace.
- The *minute* I entered my phone number my phone started ringing off the hook. I wanted to take the time to make an informed choice, so I stopped answering the sales agents' calls.
- One salesperson who got through sympathized with me about all of the calls from solicitors. This salesperson's plan wound up being the least costly, so after some research I called her back and signed up for her company's coverage. I asked her specific questions to be sure that my endometriosis care would be covered. She assured me they would.
- Armed with my new short-term plan, I continued my PT visits three times a week. By midsummer, I started to receive letters saying I owed hundreds of dollars for each visit because they weren't covered by my plan. Even more concerning, my physical therapist said my insurance company kept hanging up on them every time they tried to bill for their services.
- When I finally reached my sales agent, she told me that the coverage problems were an error and that I was still fully covered. I continued my treatments through the summer.
- You can imagine how shocked and worried I was, then, when I found out that my sales agent had misled me, and my short-term plan did not cover my care at all.
- I wound up owing several thousands of dollars in bills that I had to pay on my own because my short-term plan didn't cover a dime of what it deemed to be my pre-existing condition. That's on top of the \$1500 in premiums I'd wasted on this plan.
- It is still a full-time job for me to fight the bills I'm living with because I made the mistake of choosing a short-term plan despite being an active consumer who asked all the right questions.
- Please oppose SB 199 to keep short-term plans from harming more consumers in the future.