

January 14, 2010

The Honorable Harry Reid
United States Senate
Washington, DC 20510

The Honorable Nancy Pelosi
U.S. House of Representatives
Washington, DC 20515

Dear Majority Leader Reid and Speaker Pelosi:

As national non-profit healthcare organizations and foundations, we thank you for your leadership and tireless work on health care reform. As you continue the process of merging the House and Senate bills, our organizations encourage you to eliminate preexisting condition exclusions and waiting periods for all individuals in every health insurance market to ensure access to care. In addition, our organizations urge you to completely eliminate annual, monthly, lifetime and all other time-period limits on coverage, whether disease specific or on dollar values or services. These two issues are critically important for the patients our organizations represent who struggle to access comprehensive, affordable health care coverage.

Both the House and Senate bills deserve to be commended for addressing the problems preexisting condition restrictions impose on Americans. The undersigned organizations strongly support the principle that affordable health insurance absent waiting periods based on preexisting conditions is required as a cornerstone of health care reform. The imposition of preexisting requirements is the gate blocking access for those who today have at least one chronic illness that subjects them to preexisting condition limitations and locks them into existing plans and employment or out of insurance coverage altogether.

The Senate bill bans preexisting condition exclusions in all markets beginning in 2014, however, waiting periods of up to 90 days are allowed. Our groups urge that the final health care reform bill eliminate preexisting condition exclusions and waiting periods for all individuals in every health insurance market beginning no later than 2013 to ensure access to care. In addition, our groups support the Senate bill provision which immediately eliminates preexisting conditions for children under the age of 19 and also strongly support the House bill provisions which provide a transitional reduction in the preexisting condition look-back and waiting periods. We also support the transitional high risk pool(s) created in both the House and Senate bills, but prefer the House version and urge the authorization of additional funding to assure adequate resources to cover those in the pool(s). . In addition, there seems to be little reason to impose any age rating within a high risk pool since all individuals, by definition, are high risk. (Example: the average cost for individual coverage in 2009 was \$4,824; 4 to 1 age rating, as proposed in the Senate bill, would bring that cost up to \$19,296/year for an individual in the high risk pool).

In addition, our groups commend the House and Senate for addressing the barrier that annual and lifetime limits present for patients. We urge the complete elimination of annual, monthly, lifetime and any other time-period limits on coverage, whether dollar value, services or disease specific. As currently drafted, the Senate bill in particular includes loopholes that may deny care to patients by allowing the imposition of annual limits on specific services and/or diseases. The patients we represent routinely hit annual limits on the number of rehabilitation visits, radiation visits, etc. they are

allowed under certain insurance policies. Our groups urge you to adopt the House language on annual limits as part of the final health care reform bill and to make clear in the legislation that all limits on dollar value, services or specific diseases based on time periods are prohibited. Lastly, we support the Senate language passed as part of the Manager's Amendment that allows the Secretary of Health and Human Services to place restrictions on annual limits in 2010 (with minimal impact on premiums) until the complete prohibition takes effect.

Respectfully submitted,

Adult Congenital Heart Association
American Autoimmune Related Diseases Association
American Diabetes Association
American Heart Association
Breast Cancer Network of Strength
C3: Colorectal Cancer Coalition
Colon Cancer Alliance
Consumers Union
Families USA
Lance Armstrong Foundation
Leukemia & Lymphoma Society
Lymphoma Research Foundation
National Coalition for Cancer Survivorship
National Health Council
National Lung Cancer Partnership
National Multiple Sclerosis Society
National Patient Advocate Foundation
National Psoriasis Foundation
Ovarian Cancer National Alliance
Sarcoma Foundation of America
Susan G. Komen for the Cure Advocacy Alliance