



March 16, 2018

The Honorable Paul Ryan
 Speaker
 U.S. House of Representatives
 Washington, DC 20515

The Honorable Mitch McConnell
 Majority Leader
 U.S. Senate
 Washington, DC 20510

The Honorable Kevin McCarthy
 Majority Leader
 U.S. House of Representatives
 Washington, DC 20515

The Honorable Chuck Schumer
 Minority Leader
 U.S. Senate
 Washington, DC 20510

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

Dear Speaker Ryan, Leader McConnell, Leader McCarthy, Leader Schumer and Leader Pelosi:

As you work to finalize the Fiscal Year 2018 omnibus, our organizations urge you to oppose including any language in the bill regarding short-term limited duration plans (STLDs). We are deeply concerned that short-term limited duration plans will disproportionately harm patients with pre-existing conditions because these insurers offering these policies can either deny coverage – or charge higher premiums –

to individuals with pre-existing conditions. Expanding access to these policies could cause premiums in the marketplace to increase, as younger and healthier individuals choose to enroll in the short-term plans. Allowing STLD to proliferate would force individuals, including those with serious or chronic conditions, into a smaller, sicker market to obtain the coverage they need to manage their health. Premiums for these comprehensive plans would likely skyrocket, making insurance unaffordable.

Over the course of the last year, members from both parties in Congress have repeatedly pledged to protect people with pre-existing conditions. STLD policies fail to meet this promise because they would:

- Discriminate against people with pre-existing conditions
- Offer inadequate coverage
- Weaken and create confusion in the individual marketplace causing premiums in the individual market to rise for comprehensive plans.

Our groups remain supportive of including provisions in the March 23rd omnibus government funding bill that would stabilize the health insurance market and prevent millions of Americans from losing health insurance coverage. These include cost-sharing reduction policies that improve affordability for low-income Americans and the creation of a reinsurance program to help keep premiums stable for those with pre-existing conditions. In the coming months, insurers will set plan rates for 2019 and a shaky marketplace will likely result in premium spikes—putting health insurance out of reach for many patients and families.

Our organizations stand ready to work with you to ensure healthcare can be affordable, accessible and adequate for all Americans, including those who with serious or chronic medical conditions.

Sincerely,

American Cancer Society
Cancer Action Network
American Heart Association
American Liver Foundation
American Lung Association
Arthritis Foundation
COPD Foundation
Crohn's and Colitis Foundation
Cystic Fibrosis Foundation
Epilepsy Foundation
Family Voices
Leukemia & Lymphoma Society
Lutheran Services in America
March of Dimes
Mended Little Hearts
National Alliance on Mental Illness
National Health Council
National Multiple Sclerosis Society
National Organization for Rare Disorders
National Patient Advocate Foundation
National Psoriasis Foundation
Volunteers of America