

Harold P. Wimmer
National President and
CEO

March 13, 2019

Senate Finance & Health & Human Services Committees
State House, 82 Smith Street
Providence, Rhode Island 02903

Re: Article 14 “Relating to Healthcare Market Stability”

To the members on the Senate Finance and the Health and Human Services Committees,

The American Lung Association is the oldest voluntary public health association in the United States, currently representing the 35 million Americans living with lung diseases including asthma, lung cancer and COPD, including 141,000 Rhode Island residents. The Lung Association is the leading organization working to save lives by improving lung health and preventing lung disease through research, education and advocacy.

The Lung Association believes everyone should have quality and affordable healthcare coverage. A strong, robust marketplace is essential for people with lung disease to access the coverage that they need. The Lung Association supports Article 14 “Relating to Healthcare Market Stability” which would be a step to strengthen the Rhode Island marketplace by creating an individual mandate for all resident to have quality health insurance.

An individual mandate and shared responsibility requirement, as outlined in Article 14 “Relating to Healthcare Market Stability” will help to stabilize Rhode Island’s individual health insurance market and reduce premiums. An individual mandate and shared responsibility requirement encourage residents to enroll in quality health insurance – one that meets the federal definition of the minimum essential coverage. These plans cover a robust range of benefits, including preventive services with no cost-sharing. For lung disease patients, preventive services are vital, which include a comprehensive tobacco cessation benefit and lung cancer screenings.

This bill also limits the sale of short-term, limited-duration plans or other less comprehensive health plans. These plans are not required to cover the essential health benefits and discriminate against people with pre-existing conditions. These plans do not provide the coverage that lung disease patients need and segment the health insurance market, driving up prices.

Advocacy Office:

1331 Pennsylvania Avenue NW, Suite 1425 North
Washington, DC 20004-1710
Ph: 202-785-3355 F: 202-452-1805

Corporate Office:

55 West Wacker Drive, Suite 1150 | Chicago, IL 60601
Ph: 312-801-7630 F: 202-452-1805 info@Lung.org

2-1805

The American Lung Association in Rhode Island encourages the state to couple the policies proposed in Article 14 with increased efforts for outreach and enrollment efforts. This will build on the policies in Article 14 and improve enrollment even more.

The American Lung Association recognizes that healthcare coverage is still unaffordable for many people in Rhode Island. The individual mandate and shared responsibility requirement and reclassification of short-term, limited-duration plans (Article 14) are policies that will improve the affordability of quality, affordable healthcare coverage. We urge its passage and will continue to work with you to achieve healthcare coverage that is affordable, accessible and adequate for all Rhode Island residents, including those with lung disease.

Thank you for the opportunity to provide testimony.

Sincerely,

A handwritten signature in blue ink that reads "Jennifer J. Wall". The signature is written in a cursive style.

Jennifer Wall
Director, Advocacy in Rhode Island
American Lung Association

