



January 22, 2020

Representative Jean Vickrey, Chair
House Insurance Committee
Re: HB 2053, Opponent

Chairman Vickrey and Members of the Committee:

Thank you for the opportunity to share my reasons for opposing HB 2053, which expands access to non-comprehensive short-term limited duration health plans. I am a woman, I am a daughter, I am a wife, and I am a mother. Perhaps most importantly today, I am a Kansan. I am a Kansan with a vested interest in all of the things that HB 2053 is not. This testimony is provided on behalf of myself, my family and as a volunteer with the American Heart Association.

The American Heart Association supports high-quality healthcare coverage for all Kansans to help them lead longer, healthier lives. Do we all want cheaper healthcare? Of course, we do. This should not, however, be accomplished at the expense of our health, our livelihood, and ultimately at the expense of other Kansans. Kansans deserve better.

As a woman, this bill worries me because under this proposed bill the plans that may be offered may have exclusion and limitations in coverage, including coverage for pre-existing conditions, hospital services, maternity care, preventive care and more. The fact that these services may not be covered means that I, as a woman in Kansas, may be denied preventative care such as mammograms and cancer screenings. I could be denied prenatal care and even maternity care. As a woman living in Kansas, this frightens me.

As a daughter, this bill worries me because my 64-year-old mother in Wichita has had necessary chemotherapy in the last year. No one plans to get sick. My mother did not plan to get cancer, she did not plan to need chemotherapy. She did not plan to need good health coverage. The simple fact is that no one does. Yet the fact remains that she does need good medical care. We all do. As her daughter, I am now at a higher risk of developing breast cancer myself. I need preventative care. All Kansans need preventative care. We need it to be accessible and to be affordable, but most of all we need it to be guaranteed. This bill does not offer such a guarantee.

As a mother, HB 2054 worries me the most. I am a mother of a child with a chronic heart condition, and I worry for all Kansans living with pre-existing conditions. My son was born with

a rare, congenital heart defect just a few short years before the Affordable Care Act came into law. Therefore, I know the worry involved without the provisions of the ACA.

I intimately understand the worry that could be involved again if this bill does pass. When we were finally able to bring our son home from the hospital, he had endured two open heart surgeries, nearly two weeks on life support, and seven months in various intensive care units. In that short seven months, as my son fought for his life, he racked up \$2.3 MILLION in medical bills. At the time we brought him home, before healthcare industry regulations, his lifetime cap was \$5M. He almost hit the halfway mark before we were able to celebrate his first birthday. Because of his specific heart defect, in 2015 my son had a third open heart surgery. My son is guaranteed to need yet another open-heart surgery and/or other intervention by the time he reaches adulthood. Under this proposed bill, however, what is NOT guaranteed is that he would receive adequate and affordable healthcare in the state of Kansas because of his pre-existing condition, and that is simply unacceptable.

As a Kansan, the fact that another Kansas mom could possibly face the same circumstances that I did and do so without her insurance covering lifesaving care for her newborn is frightening. As a family with multiple pre-existing conditions living in the state of Kansas, I can attest, we need our health plans to remain comprehensive. Expanding access of non-comprehensive plans beyond their *intended short-term availability* opens untold Kansas families up to financial ruin and heart ache.

By choosing to oppose HB 2054, you are choosing to protect Kansans. These are Kansans who are fortunate enough to have not yet met a personal or family health crisis, disability or chronic illness. They need the protection that comprehensive coverage provides. Expanding access to non-comprehensive short-term limited duration insurance plans exposes them to the unknown vulnerability that exists in every family.

Sincerely,

Ashlea Konecny
Derby, KS

For more information contact:

Kari Rinker
Government Relations Director
American Heart Association
Kari.rinker@heart.org
620 245 4904