

Testimony in opposition to HB 2053
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Chairman Vickrey and members of the Committee:

The American Cancer Society Action Network (ACS CAN) appreciates the opportunity to comment on House Bill 2053. ACS CAN, the nonprofit, nonpartisan advocacy affiliate of the American Cancer Society, supports evidence-based policy and legislative solutions designed to eliminate cancer as a major health problem. As the nation's leading advocate for public policies that are helping to defeat cancer, ACS CAN ensures that cancer patients, survivors, and their families have a voice in public policy matters at all levels of government. Access to quality health coverage directly affects people's ability to prevent, detect, and survive cancer. **The sad reality is that too much cancer death and suffering is attributable to gaps in our health care system.**

We have opposed previous federal initiatives to encourage the growth of short-term, limited-duration plans (STLDPs) because these plans may deny coverage to individuals with pre-existing conditions, choose to not cover services related to those pre-existing conditions, or charge enrollees higher premiums because of their pre-existing conditions. If a patient eligible for enrollment in a short-term plan finds themselves facing a cancer diagnosis, their plan is likely to leave them with tens of thousands of dollars in costs for their cancer treatment because of the limited nature of STLDP benefits.

Providing Kansans access to affordable, comprehensive health care coverage is critical in the fight against cancer. Because short term policies are exempt from many consumer protections, premiums for these products are often lower than Marketplace plans, and therefore can be more attractive options to younger and healthier individuals who qualify for coverage. As more younger and healthier individuals enroll in these products, it can result in higher premiums for comprehensive coverage in the individual market. This means that people with serious and chronic illnesses – like cancer – will have to pay more for their coverage.

ACS CAN encourages lawmakers to protect access to comprehensive health care coverage by opposing HB 2053 and other legislation to expand the growth of STLDPs that do not follow all coverage requirements and patient protections in ACA-compliant plans.