



House Insurance Committee
SB 32: Exempting Healthcare Benefits from Oversight by the Kansas Insurance
Commissioner (opposing)
March 6, 2019
Presented by: Ashlea Konecny

Chairman Vickrey and Members of the Committee:

Thank you for allowing me to come before you today and present my reasons for opposing SB 32. My name is Ashlea Konecny and I am here on behalf of myself, my family and the American Heart Association. 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 Senate Bill 32 is not.

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, and I quote, "may not cover all Essential Health Benefits". The fact that "Essential Health Benefits" 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 as I stand here today, my 63year-old mother is at her home in Wichita suffering the side effects of chemotherapy. 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.

Senate Bill 32 worries me the most, however, in my capacity as a mother. As the mother of a child with a chronic heart condition, 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 and those that the Kansas Insurance Commissioner provides.

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 family with multiple pre-existing conditions living in the state of Kansas, we need our regulated, comprehensive health plans to remain just that: regulated and comprehensive. We need our healthcare plans to remain as affordable as possible for as many people as possible, and we need to ensure that all companies providing healthcare benefits in the state of Kansas - whether "insurance" or "non-insurance" follow the guidelines and regulations currently in place.

By choosing to oppose Senate Bill 32, you are choosing to protect those most vulnerable in Kansas: the sick, the elderly, the poor, and those living with pre-existing medical conditions.