



February 1, 2022

To: House Committee on Insurance and Pensions  
From: American Lung Association in Kansas and Greater Kansas City  
RE: Opposition Testimony SB 199

Chairman Johnson and Members of the Committee on Insurance and Pensions,

For more than 115 years, Americans have trusted us to protect their lungs. As a non-profit organization we do this through education, research and advocacy. Among the policy priorities we advocate for is the support of policies that protect and promote barrier-free access to healthcare, including coverage of essential health benefits, and no exclusions for pre-existing conditions or lifetime caps on health insurance.

On behalf of our constituents in Kansas, many of whom have been personally affected by lung cancer and other lung diseases, we ask that you vote no on SB 199 and no to expanding access to short-term, limited-duration plans (STLDPs). We oppose these plans for many reasons including;

- STLDPs 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.
- STLDPs are designed as temporary and limited coverage options; inadequate for anyone who is diagnosed with a serious illness such as lung cancer, COPD or asthma. If you have a serious illness or accident, you could hit your limit very quickly and be stuck having to pay enormous medical bills entirely out-of-pocket.
- STDPs are cheaper because the coverage is very limited. They may not cover prescription drug treatments, behavior health treatment, inpatient hospital stays, substance abuse treatment or maternity care.

Proponents of short-term plans often claim these products are “not for everyone” but rather offer a more affordable option than the robust ACA marketplace plans. However, this is simply not the case as the American Rescue Plan has brought premiums for comprehensive coverage in line with short-term plans without the risks of: denial of coverage or dropped coverage because of a pre-existing condition, application and post-claims underwriting, major gaps in benefits, annual and lifetime limits, and fine-print mechanisms that hide limits in coverage.

Providing Kansans access to affordable, comprehensive health care coverage is critical in the fight against lung cancer and essential for those struggling with lung disease. Encouraging citizens to

buy a short-term limited duration plan, especially now that federal law has made comprehensive coverage more affordable, is unnecessary and potentially harmful as it would push consumers toward plans with uncertain coverage and financial risk. We encourage you to protect access to comprehensive health care coverage by opposing SB 199

Thank you for your time and consideration.

Sincerely,

A handwritten signature in black ink that reads "Sara Prem". The signature is fluid and cursive, with a long, sweeping underline that extends to the right.

Sara Prem  
Director of Advocacy in Kansas and Nebraska  
American Lung Association in Kansas and Greater Kansas City  
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Overland Park, KS 66210