



American
Heart
Association.

February 25, 2021

Senator Longbine, Chair
Senate Financial Institutions and Insurance Committee
Re: SB 199, Opponent

Thank you for the opportunity to share my reasons for opposing SB 199, which expands access to short-term plans providing inadequate coverage that discriminates based on pre-existing conditions and limits or excludes key benefits. As a result, people enrolled in short-term plans can face huge medical bills if they become sick. These plans allow for the following:

- Coverage denial for pre-existing conditions like heart disease.
- Cap benefits on coverage, like heart attacks.
- **Exclude coverage for essential health benefits, such as maternity and newborn care.**¹

This testimony is provided on behalf of myself, my son and as Vice-Chair of the American Heart Association's State Advocacy Committee.

SB 199 would allow Kansans to continue to purchase "short term" plans for up to three years making these plans attractive to younger, healthier families who would otherwise purchase insurance in the marketplace. **Simply put, this legislation will negatively impact young Kansas families like mine.**

I am a nurse and work with patients every single day who are told they have cancer or require life altering surgeries, but I had never put myself into their shoes with the concerns or stress that comes with a medical diagnosis – especially financially- before it became personal to me. **That all changed when I became a mom to a critically ill child.**

In March 2019, I gave birth to a set of twins. The day after they were born, one of them was diagnosed with a critical complex heart defect that warranted a life flight to the nearest children's hospital 265 miles away from where we live in Hays. I clearly remember looking at my husband and saying, *"We will get through this and do everything we can for our newborn son."*

My husband and son were flown to Children's Mercy in Kansas City where my son underwent a diagnostic heart catheterization to keep him alive the first eight months of his life. After a lengthy

¹ <https://www.kff.org/health-reform/press-release/analysis-most-short-term-health-plans-dont-cover-drug-treatment-or-prescription-drugs-and-none-cover-maternity-care/>

hospital stay, he finally came home. He was followed by a high acuity team that we reported to weekly, followed by our primary Cardiologist which included echoes, chest x-rays, EKGs etc. We also had a home team, our pediatrician saw him frequently, physical therapy came to our house for evaluations and treatments as well as a nurse, who did routine monthly check ins. At 2 months of age, he was transported to Kansas City by ambulance and admitted for a blood transfusion and sent home with oxygen; at 4 months of age, we were admitted once more the for monitoring. This is just a fraction of what some heart warriors go through.

From March to September our insurance was billed \$417,244.71. I fear for the families who might purchase the type of plans that SB 199 seeks to offer more broadly, because they would not be able to access the care and treatment that we had **due to the complete lack of maternity and newborn coverage.**

My son's care needs continued through the coming months and years. **Due to his pre-existing condition, these short-term plans would most certainly deny him the lifesaving coverage he needs.** As a mom, I would feel nothing short of anguish if my child were to die due to a lack of comprehensive insurance or not being able to afford to have a "better" insurance. The first year alone, **we had \$2,342,115.11 billed to our insurance** and this only includes what was billed under my son's name and no prenatal or delivery charges.

I tell my son every day that I love him and that I will do whatever I can to fight for him, for his life and others going through what he has gone through. I am so thankful he is here today. I am a small voice of what other parents are going through with heart defects. **For an insurance to be able to deny coverage for a child with a born defect is cruel. My son is the face of congenital heart defects; he is the face of a pre-existing condition.**

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 SB 199, you are choosing to protect Kansans.

Sincerely,

Tiffany Scott
Hays, KS

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