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State Government Affairs, Cigna Legal

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Kansas Legislature  
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Dear Members,

Thank you for your time and attention to our concerns regarding SB 199 and its potential negative impact to Kansans and to the Kansas Insurance Exchange.

Cigna is a global health services company dedicated to improving the health, well-being, and peace of mind of those we serve. Cigna covers more than 180 million customer and patient relationships in more than 30 countries and jurisdictions, and has a global workforce of more than 70,000 employees, including hundreds in Kansas. Cigna is dedicated to living our mission and being champions for our customers and communities and working together in close partnership with our colleagues, customers, providers, clients, and communities to create personalized solutions and advance whole-person health.

On behalf of its members, Cigna advocates for a sound and competitive health insurance market that maximizes private market competition, consumer choice and affordable coverage options. Cigna entered the Kansas Insurance Exchange in 2020<sup>1</sup> and has been able to offer ACA compliant health insurance products to hundreds of Kansans over the past few years. Cigna also employs more than three hundred workers in and throughout the State.

Cigna has concerns that SB 199 will negatively impact Kansans and act as a potential market disrupter. A study by U.S. House of Representatives Committee on Energy and Commerce study<sup>2</sup> found that short-term limited duration (STLD) plans tend to systematically discriminate against individuals with pre-existing conditions. Typically, the offerings have major coverage limitations that may not always be clear - making it difficult for consumers to know exactly what they are buying. Further, it was never the intent for STLD to be anything other than *short*. The disruption will also take membership out of the already-existing Kansas Insurance Exchange, where most members receive subsidy-help to assist with premiums. If members were to move to STLD plans, they would not receive this sort of assistance with their premiums and the Kansas Insurance Exchange would essentially become a High-Risk Pool instead of a competitive marketplace for individuals to purchase comprehensive coverage.

Thank you for your time and consideration.

Sincerely,  
Kandice K. Sanaie

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<sup>1</sup> <https://www.healthinsurance.org/kansas-state-health-insurance-exchange/>

<sup>2</sup> <https://energycommerce.house.gov/newsroom/press-releases/ec-investigation-finds-millions-of-americans-enrolled-in-junk-health>