

April 3, 2018

The Honorable Tom Wolf  
Office of the Governor  
508 Main Capitol Building  
Harrisburg, PA 17120

Dear Governor Wolf:

As organizations representing millions of consumers and patients facing serious, acute, and chronic health conditions, we recognize that governors are on the front lines leading efforts to transform our nation's health care system. We appreciate your previous calls for bipartisan efforts to make quality health care more available and affordable for all Americans. As such, our organizations ask you to make your voice heard and express your concern with the Trump Administration's proposed rule related to the expanded use of short-term limited duration insurance (CMS-9924-P). We specifically ask that you reach out to Secretary Azar to express concern and request that the Department withdraw the rule unless it is modified to protect patients' access to affordable and adequate health care coverage.

We are deeply concerned about the impact short-term limited duration plans (STLDs) will have both on the marketplaces and the individuals we represent. While short-term plans can offer less expensive coverage, they are not required to adhere to important standards, including guaranteed issue, the ten essential health benefit categories, out-of-pocket maximums and many other critical patient and consumer protections. If the proposed rule put forward by the administration is finalized in its current form, it will disproportionately harm individuals with pre-existing conditions because insurers offering these policies can either deny coverage or charge them much higher premiums.

Our organizations are also worried that expanding access to these policies could cause premiums in the marketplace to increase, as younger and healthier individuals choose to enroll in short-term plans. Allowing STLDs to proliferate would force individuals, including those with serious or chronic conditions, into a smaller, sicker market to obtain the coverage they need. Premiums for these comprehensive plans would likely skyrocket, making insurance unaffordable for those who rely on the marketplace to obtain coverage.

We share your belief that improvements to our health insurance markets should control costs, stabilize the market, and positively impact coverage and care for millions of Americans. Expanding access to STLDs will not accomplish these goals. Given your leadership on health care both within Pennsylvania and nationally, we implore you to help consumers and individuals with pre-existing conditions by urging the Trump Administration to refrain from finalizing any rules that do not restore stability, improve affordability, and secure access to quality coverage in our insurance markets.

Our organizations stand ready to work with you to ensure healthcare can be affordable, accessible and adequate for all Americans, including those who live with serious and chronic medical conditions. We look forward to working with you to improve the American health care system.

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Thank you for your attention to this matter. If you have any questions, please contact Mr. David Greineder, Government Relations Director, American Heart Association, at [David.Greineder@heart.org](mailto:David.Greineder@heart.org) or 717-730-1751.

Sincerely,

American Cancer Society Cancer Action Network  
American Heart Association  
American Diabetes Association  
American Liver Foundation  
American Lung Association  
Arthritis Foundation  
Crohn's & Colitis Foundation  
Cystic Fibrosis Foundation  
Epilepsy Foundation  
Leukemia & Lymphoma Society  
Lutheran Services in America  
March of Dimes  
Mended Little Hearts  
National Alliance on Mental Illness  
National Multiple Sclerosis Society  
National Organization for Rare Disorders  
National Patient Advocate Foundation