

September 4, 2018

The Honorable Tammy Baldwin
709 Hart Senate Office Building
Washington, DC 20510

Dear Senator Baldwin:

Our organizations, which represent more than 560,000 physicians and medical students nationally, write to express our support and appreciation for your introduction of Joint Resolution 63, providing for congressional disapproval and rescission of the “Short-Term, Limited Duration Insurance” final rule (CMS-9924-F). Implementation of this rule will harm our patients’ access to continuous, affordable, and meaningful health coverage.

As organizations that represent the frontline physicians who provide the overwhelming majority of care to our nation’s children, women, adults and elderly for a full-range of physical, mental and behavioral health conditions, we oppose the administration’s final rule to expand short-term, limited duration insurance (STLDI) plans. If implemented, the final rule may further destabilize the marketplace by incentivizing younger, healthier people to purchase cheaper bare-bones policies, leaving sicker individuals in an increasingly expensive market.

Our [joint principles](#) urge Congress and the administration to preserve essential coverage, benefits, and consumer protections established under current law. STLDI is designed to fill temporary gaps in coverage. This type of coverage is exempt from the ACA’s consumer protections, and therefore, many of these plans exclude coverage for critically important health care services; vary premium rates by gender, health status, and age; and put individuals and families at significant financial risk. That exemption extends to preexisting conditions and essential health benefits. An evaluation of these plans found uniform exclusion of coverage for preexisting conditions and maternity coverage, and no coverage of outpatient prescription drugs in more than 70 percent of plans.¹

Insurers must not be allowed to discriminate against any individual based on health status, age, gender, or preexisting condition. We urge Congress and the administration to explore policies and meaningful reforms that move us toward our collective goal of improving access to affordable health care coverage for all Americans.

Thank you for your leadership. We look forward to working with you to ensure passage of your joint resolution and to improve access to meaningful health coverage.

Sincerely,

American Academy of Family Physicians
American Academy of Pediatrics
American College of Obstetricians and Gynecologists
American College of Physicians
American Osteopathic Association
American Psychiatric Association

¹ Pollitz K, et al. Understanding Short-Term Limited Duration Health Insurance. Kaiser Family Foundation. April 2018. <http://files.kff.org/attachment/Issue-Brief-Understanding-Short-Term-Limited-Duration-Health-Insurance>