

Raise the Cap Coalition

Majority Leader Harry Reid
United States Senate
S-221, US Capitol
Washington, DC 20515

Speaker Nancy Pelosi
United States House of Representatives
H-232, US Capitol
Washington, DC 20515

January 8, 2010

Dear Majority Leader Reid and Speaker Pelosi:

On behalf of the undersigned organizations and the millions of Americans with high-cost diseases and conditions, we urge adoption of the strongest possible patient protections in the final health reform legislation. Both House and Senate bills have made great strides to reform the private insurance market; of particular interest to our groups are provisions related to the elimination of lifetime and annual limits on benefits available under an insurance plan. As you work towards merging the House and Senate health reform bills and enacting comprehensive health reform for all Americans, we urge you to prohibit lifetime and annual limits in all health insurance plans.

We respectfully request that the bill include the House provision on lifetime limits, which would eliminate lifetime limits in all private insurance plans in 2010. This language is preferable to the Senate language, which while immediately eliminating lifetime limits in new plans, would allow existing plans to be permanently exempt from this critical reform. Many individuals will not have immediate access to the insurance plans offered in the Exchanges and therefore, could face lifetime caps for several years or even indefinitely under the Senate language.

For annual limits, we seek the inclusion of the House language, which would eliminate annual caps on new plans in 2013 and in existing plans in 2018, with one modification, incorporating the Senate provision that before 2013 restricts annual limits in plans to a "restricted annual limit" as determined by the Secretary of Health and Human Services. Adding these interim restrictions to the House annual limits provision will provide individuals with high medical costs with immediate relief from inadequate annual limits while ensuring a minimal impact on premiums, and that by 2018, all insurance plans would be prohibited from having annual caps.

Lifetime and annual limits on private insurance pose a considerable problem for individuals with chronic diseases, rare disorders, or a major medical crisis. Patients who exceed their annual or lifetime limits have to find other ways to pay for medical costs, such as paying more out of pocket, finding new insurance, or curtailing medical care. We urge you to include the elimination of lifetime and annual limits for all plans in the final health care reform legislation.

Sincerely,

Advocacy for Patients with Chronic Illness, Inc
AIDS Alliance for Children, Youth and Families
Alpha-1 Advocacy Alliance

Alpha-1 Association
Alpha-1 Foundation
American Autoimmune Related Diseases Association
American Heart Association/American Stroke Association
American Psychosocial Oncology Society
Aplastic Anemia & MDS International Foundation
Autism Society
Benign Essential Blepharospasm Research Foundation
Bladder Cancer Advocacy Network
Brain Injury Association of America
Breast Cancer Network of Strength
Caring for Carcinoid Foundation
Christopher and Dana Reeve Foundation
Coalition of Cancer Cooperative Groups
Colon Cancer Alliance
Committee of Ten Thousand
Community Health Charities of America
Cooley's Anemia Foundation
COPD Foundation
Crohn's and Colitis Foundation of America
Easter Seals
Epilepsy Foundation
GBS/CIDP Foundation International
Hemophilia Federation of America
Hepatitis Foundation International
Huntington's Disease Society of America
Immune Deficiency Foundation
International Myeloma Foundation
Interstitial Cystitis Association
Kids With Heart National Assn for Children's Heart Disorders, Inc.
Lung Cancer Alliance
Mended Little Hearts
Men's Health Network
Mental Health America
Muscular Dystrophy Association
National Coalition for Cancer Survivorship
National Family Caregivers Association
National Gaucher Foundation
National Health Council
National Hemophilia Foundation
National Kidney Foundation
National Marfan Foundation
National Multiple Sclerosis Society
National Organization for Rare Disorders
National Spinal Cord Injury Association
North American Brain Tumor Coalition
Parkinson's Action Network
Patient Services Incorporated
Pediatric Stroke Network
Pulmonary Hypertension Association
Sarcoma Foundation of America

Scleroderma Foundation
Sjögren's Syndrome Foundation
ST/Dystonia
Susan G. Komen Advocacy Alliance
United Spinal Association
The Wellness Community

Cc: *Senator Tom Harkin*
Senator Max Baucus
Senator Chris Dodd
Congressman George Miller
Congressman Charles Rangel
Congressman Henry Waxman