

Raise the Cap Coalition

January 29, 2010

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

Dear Majority Leader Reid and Speaker Pelosi:

On behalf of the undersigned organizations and millions of Americans with chronic diseases and conditions, thank you for your tireless efforts to reform our healthcare system. We continue to support your efforts to improve the health insurance market, and strongly urge you to press forward with adoption of these important reforms as soon as possible. As you consider various options for moving forward with enactment of health reform, we reaffirm our request that you eliminate lifetime and annual limits for all health plans so that all Americans will benefit from these critical reforms, not just a few.

Lifetime and annual limits on private insurance pose a considerable problem for individuals with chronic diseases, rare disorders, or a major medical crisis. Many private insurers continue to set lifetime and annual limits on health coverage, meaning that no additional coverage is provided once these limits are reached. Patients who exceed their annual or lifetime limits are forced to find other ways to pay for medical costs, such as paying more out of pocket, finding new insurance, changing jobs or worst of all, curtailing or going without the medical care they need.

Under the Senate health reform bill (H.R. 3590), lifetime limits are eliminated for new plans six months after enactment and annual limits are eliminated for new plans beginning in 2014. However, existing – or grandfathered – plans are permanently exempt from these critical reforms. As such, patients in these plans will continue to be trapped by the limits they impose, or be forced to find new jobs in order to obtain new insurance plans that do not impose such limits. In comparison, the House health reform bill (H.R. 3962) eliminates lifetime and annual limits for all plans – both new and grandfathered. Lifetime limits are eliminated for all plans in 2010, and annual limits are eliminated for all plans by 2018.

Individuals with chronic diseases, rare disorders, or a major medical crisis must not be impeded in accessing necessary health care, nor should they be impoverished by lifetime and annual caps on benefits. As you continue the important work of reforming our health insurance system, we urge you to adopt the House provision on lifetime and annual limits, with one modification, incorporating the Senate provision restricting annual limits through 2013. We have the opportunity to provide the much-needed relief these patients need and deserve, and appreciate your continued commitment to enacting reform.

Sincerely,

Advocacy for Patients with Chronic Illness, Inc.
Alliance for Aging Research
Alpha-1 Association
Alpha-1 Foundation

American Heart Association/American
Stroke Association
American Sickle Cell Anemia Association
Aplastic Anemia & MDS International
Foundation
Autism Society
Benign Essential Blepharospasm Research
Foundation, Inc.
Brain Injury Association of America
Breast Cancer Network of Strength
Californians for Cures
Caring for Carcinoid Foundation
Children's Rare Disease Network
Christopher and Dana Reeve Foundation
Colon Cancer Alliance
Cooley's Anemia Foundation
COPD Foundation
Crohn's and Colitis Foundation of America
Dystonia Medical Research Foundation
Easter Seals
GBS/CIDP Foundation
Hemophilia Federation of America
Hepatitis Foundation International
Huntington's Disease Society of America
Immune Deficiency Foundation
International Foundation for Functional
Gastrointestinal Disorders
International Myeloma Foundation

Interstitial Cystitis Association
Kids With Heart National Assn for Children's
Heart Disorders, Inc.
Lung Cancer Alliance
National Alliance on Mental Illness
National Gaucher Foundation
National Health Council
National Hemophilia Foundation
National Kidney Foundation
National Marfan Foundation
National Organization for Rare Disorders
National Spasmodic Dysphonia Association
National Spinal Cord Injury Association
Ovarian Cancer National Alliance
Parkinson's Action Network
Patient Services Incorporated
Pediatric Orthopaedic Society of North
America
Pediatric Stroke Network, Inc.
Plasma Users Coalition
Pulmonary Hypertension Association
RARE Project
Scleroderma Foundation
Sjögren's Syndrome Foundation
ST/Dystonia, Inc.
Susan G. Komen for the Cure Advocacy
Alliance
United Spinal Association

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