



National Health Council

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National Health Council

August 3, 2015

The Honorable Sylvia Burwell
Secretary
Department of Health and Human Services
200 Independence Avenue SW
Washington, DC 20201

Dear Secretary Burwell:

On behalf of people with chronic diseases and disabilities, the National Health Council (NHC) reiterates its support of the proposal to apply the self-only maximum out-of-pocket cost limitation for individuals enrolled in a family insurance plan purchased in a Marketplace. We would also like to express concern with any attempt to delay this new requirement, which we believe offers a much needed protection for people with complex health needs.

The NHC is the only organization that brings together all segments of the health community to provide a united voice for the more than 133 million people with chronic diseases and disabilities and their family caregivers. Made up of more than 100 national health-related organizations and businesses, its core membership includes the nation's leading patient advocacy groups, which control its governance. Other members include professional societies and membership associations, nonprofit organizations with an interest in health, and major pharmaceutical, medical device, biotechnology, and health insurance companies.

As the NHC wrote in our [comments](#) on the Notice of Benefits and Payment Parameters for 2016 (NBPP), we believe that this new proposal has the potential to greatly benefit people with chronic diseases and disabilities. To people with substantial health needs, out-of-pocket costs such as copays and coinsurance make up the bulk of their health spending. The maximum out-of-pocket limit is one of the greatest provisions of the Affordable Care Act that protects people with chronic conditions from discrimination, and we fully support any attempts to strengthen this protection. The policy outlined in the NBPP to apply the self-only limit to people with family coverage may prevent people from paying up to twice as much in out-of-pocket spending than if they had enrolled in self-only coverage.

We applaud the administration for including this provision and encourage you to move forward in implementing it for the 2016 plan year as previously intended. Please do not hesitate to contact Eric Gascho, Assistant Vice President of Government Affairs, if you or your staff would like to discuss these issues in greater detail. He is reachable by phone at 202-973-0545 or via e-mail at egascho@nhcouncil.org.

Sincerely,

Marc Boutin, JD
Chief Executive Officer

CC: Hon. John Kline, Chairman, House Education and Workforce Committee
Hon. Bobby Scott, Ranking Member, House Education and Workforce Committee