



via electronic submission

December 13, 2019

Jessica Altman
Insurance Commissioner
Pennsylvania Insurance Department
1326 Strawberry Square
Harrisburg, PA 17120

Re: ACS CAN's Comments on Proposed 1332 Waiver

Dear Commissioner Altman:

The American Cancer Society Cancer Action Network (ACS CAN) appreciates the opportunity to comment on the Pennsylvania Insurance Department's Section 1332 waiver application. ACS CAN is making cancer a top priority for public officials and candidates at the federal, state and local levels. ACS CAN empowers advocates across the country to make their voices heard and influence evidence-based public policy change as well as legislative and regulatory solutions that will reduce the cancer burden. As the American Cancer Society's nonprofit, nonpartisan advocacy affiliate, ACS CAN is critical to the fight for a world without cancer.

ACS CAN supports a robust marketplace from which consumers can choose a health plan that best meets their needs. Access to health care coverage is paramount for persons with cancer and survivors. Research from the American Cancer Society has shown that uninsured Americans are less likely to get screened for cancer and thus are more likely to have their cancer diagnosed at an advanced stage when survival is less likely and the cost of care more expensive.¹ In the United States, more than 1.7 million Americans will be diagnosed with cancer this year – an estimated 79,890 in Pennsylvania.² An additional 15.5 million Americans are living with a history of cancer – 771,120 in Pennsylvania.³ For these Americans access to affordable health insurance is a matter of life or death.

ACS CAN supports Pennsylvania's proposed reinsurance program. A well-designed reinsurance program can help to lower premiums and mitigate plan risk associated with high-cost enrollees. The Department's application states that the reinsurance program is expected to reduce

¹ E Ward et al, "Association of Insurance with Cancer Care Utilization and Outcomes, *CA: A Cancer Journal for Clinicians* 58:1 (Jan./Feb. 2008), <http://www.cancer.org/cancer/news/report-links-health-insurance-status-with-cancer-care>.

² American Cancer Society. *Cancer Facts & Figures: 2019*. Atlanta: American Cancer Society, 2019.

³ American Cancer Society. *Cancer Treatment & Survivorship Facts & Figures 2019-2021*. Atlanta: American Cancer Society, 2019.

premiums, on average, between 4.9 percent and 7.5 percent for the 2021 plan year.⁴ These savings could reduce federal subsidy payments, and lower premiums for consumers not eligible for subsidies who enroll in coverage through the exchange.

The Department notes that issuer participation in Pennsylvania's marketplace has fluctuated since implementation of the Affordable Care Act.⁵ A reinsurance program may encourage insurance carriers to continue offering plans through the exchange or begin to offer plans. The expected maintenance or increase in plan competition due to the reinsurance program also may help to keep premiums from rising. These premium savings could help cancer patients and survivors afford health insurance coverage and may allow some individuals to enroll who previously could not afford coverage. The Department expects that enrollment in the individual market could increase by 0.5 to 1 percent because of the reinsurance program.⁶

We are pleased that the application states that "Pennsylvania's 1332 waiver proposal does not seek to alter or affect the comprehensiveness of coverage in Pennsylvania's market for health insurance."⁷ ACS CAN believes that patient protections in current law – including those mentioned here – are crucial to making the healthcare system work for cancer patients and survivors.

Conclusion

On behalf of the American Cancer Society Cancer Action Network, we thank you for the opportunity to comment on the proposed section 1332 waiver, which we believe will provide long-term viability of the individual market while not eroding important consumer protections. If you have any questions, please feel free to contact me at 717.707.0385.

Sincerely,



Emma Watson
Pennsylvania Government Relations Director
American Cancer Society Cancer Action Network

⁴ Pennsylvania Insurance Department. State Innovation Waiver Application.
[https://www.insurance.pa.gov/Coverage/Documents/State%20Based%20Exchange/1332/PA%201332%20Waiver%20Application%20Summary%20for%20Public%20Comment%20\(2\).pdf](https://www.insurance.pa.gov/Coverage/Documents/State%20Based%20Exchange/1332/PA%201332%20Waiver%20Application%20Summary%20for%20Public%20Comment%20(2).pdf).

⁵ Ibid.

⁶ Ibid.

⁷ Ibid.