

**The Honorable Debbie Dingell (D-MI)**

1. You noted that the Administration's decision to cut outreach and enrollment efforts by 90 percent has made it difficult to reach and inform consumers. Can you describe the efforts you would be making if this funding was restored?

**The Honorable Kathy Castor (D-FL)**

2. Please identify the insurance companies that are offering short-term, limited duration plans and in which states they are offering them.

April 24, 2019

The Honorable Debbie Dingell  
U.S. House of Representatives  
116 Cannon House Office Building  
Washington, DC 20515

The Honorable Debbie Dingell:

Thank you for your time and attention during my testimony before the House Energy and Commerce's Subcommittee on Health's hearing entitled "Strengthening Our Health Care System: Legislation to Reverse ACA Sabotage and Ensure Pre-Existing Conditions Protections" concerning short-term limited duration insurance (STLDI).

Following my testimony, you asked:

*You noted that the Administration's decision to cut outreach and enrollment efforts by 90 percent has made it difficult to reach and inform consumers. Can you describe the efforts you would be making if this funding was restored?*

I appreciate you highlighting the importance of adequately funding outreach and enrollment efforts. At its fundamental essence, outreach and enrollment is critical to the long-term viability of the health insurance market, because outreach encourages enrollment. As more people are enrolled in health insurance coverage, the size of the risk pool increases, and therefore the more expensive risks are spread across a larger population. Additionally, increasing enrollment means that more people have health insurance coverage and are consequently protected from being subject to overwhelming medical debt if they need significant medical care. Finally, health insurance coverage allows individuals to more readily access health care services, which can allow for a more proactive approach to avoiding catastrophic and costly medical conditions which consequently lowers the overall costs of the health care system.

To facilitate increased enrollment in the health insurance market, outreach and enrollment initiatives use a two-prong approach. First, outreach efforts focus on educating consumers about the importance of enrolling in health insurance at the right time, in the health insurance product most suitable for the consumer's needs. Outreach campaigns highlight the criticality of open enrollment periods, while also providing educational opportunities for individuals regarding the nuances of shopping for and selecting an appropriate health insurance plan – for example, adequate provider networks, drug formulary coverage, and anticipated out-of-pocket costs.

Second, enrollment efforts focus on securing successful enrollment for consumers in the most appropriate coverage for them. For example, enrollment assistance generally allows a consumer to explore whether their income allows them to secure health care coverage through a government program, or whether financial assistance is available within the individual market. Enrollment efforts also focus on ensuring the consumer's enrollment is effectuated, rather than having the application process stalled for various reasons.

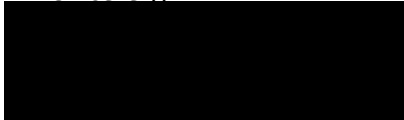
As the federal government currently runs Pennsylvania's health insurance exchange, we have relied on the federal government to conduct outreach and enrollment efforts in the Commonwealth. As the federal government ceased conducting such activities, outreach and enrollment efforts have fallen to the state to coordinate and fund. We have conducted successful outreach and enrollment campaigns operating on a very limited budget, using funds that have had to unfortunately be reallocated from other purposes. If outreach and enrollment funding were restored, the funding would be given to the federal government as the entity responsible for running Pennsylvania's exchange.

Our expectation is that if this funding were to be restored, the federal government would use those funds to once again implement a rigorous and multi-faceted approach to outreach and consumer assistance for the health insurance exchange, including broad marketing and advertising, as well as targeted and on-the-ground efforts through a robust navigator program and other strategies.

Based on the most recent American Community Survey data, Pennsylvania's uninsured rate is at an all-time low. Overall, our goal is to ensure that we continue to increase coverage and move that number in the right direction, not the wrong one. We view outreach and enrollment efforts as a critical piece of ensuring that happens. If these funds were restored and used effectively, they would be used to support Pennsylvanians through the enrollment process, ensure they are aware of the timelines, options, and financial assistance, and, ultimately, increase coverage.

Thank you for the opportunity to respond to your question. We look forward to working with you on the many issues involving health insurance coverage and are pleased that you have an interest in these matters.

Sincerely,



Jessica K. Altman  
Commissioner

cc: Hon. Frank Pallone, Jr., Chairman  
Committee on Energy and Commerce

Hon. Greg Walden, Ranking Member  
Committee on Energy and Commerce

Hon. Anna G. Eshoo, Chairwoman  
Subcommittee on Health

Hon. Michael C. Burgess, Ranking Member  
Subcommittee on Health

April 24, 2019

The Honorable Kathy Castor  
U.S. House of Representatives  
2052 Rayburn House Office Building  
Washington, D.C. 20515

The Honorable Kathy Castor:

Thank you for your time and attention during my testimony before the House Energy and Commerce's Subcommittee on Health's hearing entitled "Strengthening Our Health Care System: Legislation to Reverse ACA Sabotage and Ensure Pre-Existing Conditions Protections" concerning short-term limited duration insurance (STLDI).

Following my testimony, you asked:

*Please identify the insurance companies that are offering short-term, limited duration plans and in which states they are offering them.*

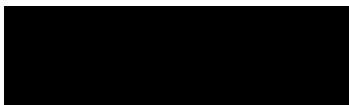
Thank you for your interest in the sales of STLDI. As I mentioned in my testimony, I have committed my Department to doing all that it can to make sure that STLDI is accurately and appropriately represented to Pennsylvanians, but remain concerned by the volume of untoward practices in the market. For that reason, we are working to better understand the proliferation of STLDI in the Commonwealth and are asking questions of our market similar to the question you raised to me.

As Pennsylvania's insurance commissioner, I am not in a position to provide national information on companies offering STLDI, nor in which states those companies are selling. I would be happy to provide additional information on STLDI in Pennsylvania specifically, if that information is of interest. However, the National Association of Insurance Commissioners (NAIC), which is the U.S. standard-setting and regulatory support organization created and governed by the chief insurance regulators from the 50 states, the District of Columbia and five U.S. territories, is working to coordinate with regulators like myself from across the country to better understand the overall STLDI market.

Specifically, the NAIC's Market Analysis Working Group will be issuing a survey on STLDI later this year. The data call will survey short-term plans' sale, coverage and marketing tactics, and how those things vary from state to state. The NAIC intends to share the non-proprietary information with Congress and the Administration. The findings will be helpful to regulators and legislators when attempting to glean how and where STLDI products are sold, and I believe will be the most helpful resource to respond to your question. With your permission, I will plan to coordinate with the NAIC to follow up with you following the compilation of the NAIC's survey to provide a more substantive response to your question.

Thank you for the opportunity to respond to your question. I look forward to working with you on the many issues involving health insurance coverage and are pleased that you have an interest in these matters.

Sincerely,

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Jessica K. Altman  
Commissioner

cc: Hon. Frank Pallone, Jr., Chairman  
Committee on Energy and Commerce

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