



March 23, 2021

House Committee on Energy and Commerce Hearing: Building on the ACA: Legislation to Expand Health Coverage and Lower Costs

Testimony of Laura Packard

Thank you for the opportunity to share my personal story with the committee.

About four years ago, I was a forty-year-old successful and busy small business owner in Las Vegas, Nevada. Then I walked into a doctor's office with a nagging cough, and walked out as a stage 4 cancer patient.

I'm still here today, writing this to you, because the Affordable Care Act saved my life. I never could have otherwise afforded the half million dollars it took to get me through six months of chemotherapy and a month of radiation to be in remission today.

I am especially fortunate that I had ACA insurance plans, as of 2014 (as soon as I could sign up). Because prior to the Affordable Care Act, I had junk insurance. If I still had that today, I would be bankrupt or dead.

Most Americans are like how I was -- not insurance experts. So we make the easiest choice, pick the cheapest in a sea of confusing health care options.

At the time, I had no idea my plans were junk. It's only after the fact that my curiosity led me to googling. I was shocked and appalled to find out how many of those short-term policy providers I used had been sued by cancer patients when they refused to cover needed treatments, or cut off their policies altogether via rescission. Rescission, banned under the ACA, is when lawyers would go through your health insurance policy with a fine-tooth comb and figure out where you filled out something wrong. It turns out to be cheaper to pay a team of lawyers for a few hours than pay for months of expensive chemotherapy.

That could have been me. That still is too many consumers out there, that will never know they have been ripped off until they desperately need care. They will run into annual limits, lifetime limits, treatments that are only partially covered or not covered at all, or the insurance companies can get really creative and terminate their policy altogether.

I can understand the impulse to lower health insurance costs by lowering standards. Sure, if you don't require insurance companies to cover expensive things or people needing expensive care, it gets a lot cheaper.

But what good is homeowners' insurance that covers cosmetic damage, but fails to protect you when your house burns down? Is that not defeating the point of insurance?

Our government's responsibility is to protect consumers, especially in a market that is as confusing and hard to understand as health insurance coverage.

That's why I am writing in support of [H.R. 1875](#), a bill to amend title XXVII of the Public Health Service Act to eliminate the short-term limited duration insurance exemption with respect to individual health insurance coverage.

We should be working to strengthen the protections of the Affordable Care Act and expand it, not punching holes in the foundation.

The American Rescue Plan will help many people like me that did not qualify for financial assistance before, because our incomes were too high. The subsidies for lower- and middle-income families have been shored up as well. That's a great start, but we need to take these 2-year benefits and make them permanent, so that millions of Americans can rely on these protections going forward. And we need to protect people from being taken advantage of by junk insurance, by bringing them up to the strong ACA standards.

In the richest country in the world, nobody should ever go without the care they need. And they certainly shouldn't be hoodwinked into buying a lemon.

Thank you.