



Protecting Access to Health Care in the ACA Marketplace

Position: The Epilepsy Foundation strongly opposes efforts to undermine the stability of the Affordable Care Act (ACA) Marketplace for individual and small group insurance created by the Patient Protection and Affordable Care Act (ACA). **We support access to quality health care that is affordable and comprehensive, and that meets the needs of individuals with serious and chronic health conditions.** The ACA allowed millions of individuals – many who had been unable to access health insurance in the past because of denials and exclusions for pre-existing conditions, as well as unaffordable premiums – to gain meaningful access to quality and affordable care.

Proposals to extend Short Term Limited Duration health insurance plans would incentivize younger, healthier individuals out of the ACA Marketplace by offering cheaper, yet far inferior health care coverage. As younger and healthier individuals leave the marketplace, risk pools will shift, leaving individuals with chronic conditions who remain in the marketplace with much higher healthcare costs or with no health insurance coverage as insurers pull out of the marketplace. The Epilepsy Foundation is committed to ensuring that the spirit of the law is upheld, and individuals with chronic conditions have access to affordable, quality health care coverage.

Stabilizing the ACA Marketplace: Access to quality health care allows people living with chronic conditions, like epilepsy, to live productive lives. The Epilepsy Foundation supports bipartisan efforts to stabilize the ACA Marketplace, including the *Bipartisan Health Care Stabilization Act of 2017*, which would help ensure that enrollees with lower incomes can afford copays and deductibles. We urge Congress to continue working together across the aisle to create bipartisan initiatives to improve access to quality health care.

Short Term Limited Duration Health Plans: The Epilepsy Foundation opposes legislative and regulatory proposals that would allow short-term limited duration plans to become a substitute for comprehensive annual plans. Short-term plans are intended to bridge gaps in coverage, not offer coverage for 364 days of the year. The *Improving Choice in Health Care Coverage Act (S. 2507)* and the Administration's proposed rule on short term limited duration plans would lead to higher health care costs for individuals with pre-existing conditions by shifting the risk pools for those who remain in the ACA Marketplace. These proposals would allow short-term limited duration plans to charge lower premiums and draw in younger, healthier individuals because they would not have to cover all Essential Health Benefits or comply with patient protections created by the ACA. This would destabilize the ACA marketplace, on which people with complex chronic conditions like epilepsy rely on for quality, affordable care. We urge Congress to oppose S. 2507, and instead support measures like the *Fair Care Act (S. 2494)*, which would create uniform standards for short-term limited duration health insurance policies to avoid destabilizing the individual marketplace risk pools so individual with chronic conditions can afford access to quality health care.

About Epilepsy: The Epilepsy Foundation is the leading national voluntary health organization that speaks on behalf of more than 3.4 million Americans with epilepsy and seizures. We foster the wellbeing of children and adults affected by seizures through research programs, educational activities, advocacy, and direct services. Epilepsy is a medical condition that produces seizures affecting a variety of mental and physical functions. Approximately 1 in 26 Americans will develop epilepsy at some point in their lifetime.



Protecting Access to Health Care in the ACA Marketplace

Background: The Epilepsy Foundation advocates for access to quality health care that is affordable and comprehensive, and that meets the needs of individuals with serious and chronic health conditions and disabilities. We are dedicated to implementation, strengthening and enforcement of the patient protections created by the Patient Protection and Affordable Care Act (ACA), especially as they relate to health plans offered in the ACA Marketplace and Medicaid expansion.

As Congress and the Administration consider health care reform proposals, we continue to raise awareness of the critical role patient protections created by the ACA play in ensuring people living with epilepsy have access to quality care. The ACA allowed millions of individuals – many who had been unable to access health insurance in the past because of denials and exclusions for pre-existing conditions, as well as unaffordable premiums – to gain meaningful access to quality and affordable care through the ACA Marketplace and Medicaid expansion.

If you have any questions or concerns, please contact Beatriz Duque Long, Interim Vice President Public Policy and Advocacy at bduquelong@efa.org or 301-918-3764.