



June 8, 2023

House Committee on Insurance and Financial Services
Room 521, House Office Building
201 Townsend Street
Lansing, MI 48933

Re: House Committee on Insurance and Financial Services Hearing on HB 4619, HB 4620, HB 4621, HB 4622, HB 4623

Dear Chair Carter and Honorable Members of the House Committee on Insurance and Financial Services,

Thank you for the opportunity to provide our support for House Bills 4619, 4620, 4621, 4622, and 4623, which protect consumers from coverage denials, provide a source of coverage for young adults, prohibit annual and lifetime limits, and provide continued access to free preventive services. We thank Representatives Rogers, Edwards, Fitzgerald, Miller, and Koleszar for their efforts to preserve the protections put in place by the Affordable Care Act (ACA) and appreciate the opportunity to weigh in and share our perspective.

United States of Care is a non-partisan, non-profit organization working to ensure everyone has access to quality, affordable health care, regardless of health status, social need, or income. We work in states across the country to develop pragmatic policy solutions that meet the needs of people and have been engaged in efforts that expand access to coverage and improve affordability in a multitude of ways. These five bills, taken together and in companionship with Senate Bills 365, 357, and 358, ensure protections are in place in Michigan, even if protections are eliminated at the federal level. We respectfully request your vote of support.

Many provisions of the ACA to safeguard health insurance coverage have played a critical role in ensuring a healthier Michigan. It is essential to codify these protections through state legislation to ensure the health care gains Michigan has achieved continue well into the future.

- **Without the protections established by the ACA, millions of people in Michigan could lose their health care coverage.** Today, [1.3 million](#) Michiganders depend on coverage through the federal marketplace or through Michigan's ACA-permitted Medicaid expansion program, the Healthy Michigan Plan.
- **People with pre-existing conditions are at even greater risk of losing their coverage without ACA protections.** Prior to the ACA, an estimated [1.8 million](#) people in Michigan were denied from receiving or paid higher prices for coverage due to a pre-existing condition; HB 4620 aims to prevent this from occurring ever again.
- **Coverage of critical services, including mental health and substance use treatment, are at risk without ACA protections.** HB 4623 codifies the ACA's specifications regarding the minimum required coverage that plans must provide to

consumers. This applies to critical coverage of mental health and substance abuse treatment services, as Michigan had no mandate for plans on the [individual](#) or [small group](#) markets to cover this prior to the passage of the ACA. This protection will provide critical, life-saving resources for the estimated [1.2 million](#) Michiganders with substance abuse disorders and mental illnesses seeking treatment. HB 4623 will ensure that Michiganders have sustainable access to coverage for mental health, substance use, and other critical health needs such as maternity and newborn care, hospitalization, preventive care, and emergency services.

Codifying Sections of the ACA

Many states across the country have codified critical portions of the ACA in order to protect people and families. The Legislature now has the opportunity to follow suit and provide a vital lifeline for the residents of Michigan. As of May 2020, [16 states](#) and DC prohibit issuers from charging more based on a beneficiaries' gender. Prior to the ACA, women, particularly [women of color](#), faced dramatically higher costs of health insurance than men, with an estimated cost burden of women paying [\\$1 billion](#) more for the same coverage than men in 2012. It is critical that Michigan codify this protection through HB 4619 in the event of changes at the federal level. Similarly, [19 states](#) and DC have ensured guaranteed issue for health insurance plans, effectively protecting their residents with pre-existing conditions – HB 4620 allows Michigan to follow suit. HB 4621 would mandate that insurance plans extend health coverage to dependents until dependents reach the age of 26, a protection at least [33 states](#) have already codified. Legislation to prohibit lifetime caps on expenses for services classified as Essential Health Benefits (EHB), such as what HB 4622 will do, has been enacted in [23 states](#) as of 2020. HB 4623, follows the lead of [22](#) other states in addressing the critical need to protect the ten EHBs and free preventive services.

Provisions of the ACA such as pre-existing condition protections and preventive services coverage have played a critical role in ensuring a healthier Michigan. By joining these states, Michigan will guarantee the collective safety and well-being of the community in the face of challenges posed at the federal level.

We thank the committee for your commitment to prioritizing affordable, dependable health care for Michiganders. We urge the committee to advance these bills. USofCare is also providing virtual testimony in strong support of HB 4623, which codifies EHBs and addresses the critical need to protect preventive services that are currently facing challenges in the federal court system. We again extend our appreciation to the committee for granting the opportunity to share our perspective on these bills. Please consider the experts at USofCare a resource; if you have any questions regarding our comments please don't hesitate to reach out.

Sincerely,

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