



April 3, 2020

Stephen Weeg
Chairman of the Board
Idaho Health Insurance Exchange
700 W Jefferson Street
Boise, ID 83702

Chairman Weeg and members of the board,

With the nationwide spread of COVID-19, the State of Idaho must use all the tools at its disposal to combat the growing crisis. The undersigned organizations request that the Idaho Health Insurance Exchange create an Emergency, 60-Day Open Enrollment Period and prohibit the sale of Enhanced Short-term Plans on the exchange.

Open Enrollment Period

Making sure that as many people as possible have access to high-quality coverage in the private market is key to ensuring individuals seek timely medical attention if they become symptomatic. Consumers who are concerned about cost because they are un-insured or under-insured may delay seeking treatment, potentially accelerating the spread of the virus. Nine states, including Colorado, Washington, and Nevada, have reopened their exchanges in response to the pandemic, giving consumers a chance to seek coverage in trying times. We therefore urge the exchange to authorize a 60-day open enrollment period to give all consumers the opportunity to purchase comprehensive coverage that meets their healthcare needs.

We urge the Idaho Health Insurance Exchange to also consider policies during the pandemic that will allow patients to seek care in a timely fashion. These include: investing sufficient funds to advertise any emergency open enrollment period, ensuring that as many people as possible are aware of the opportunity to enroll, and communicating why coverage is critical during the COVID-19 pandemic.

Additionally, the exchange should simplify any verification processes that would delay care and consider immediate effectuation dates so coverage can begin as soon as possible. This includes taking steps to relax documentation requirements for those who lose their job or have hours reduced. Reducing red tape will help ensure consumers are able to keep comprehensive coverage if they are unable to maintain employer coverage.

Short-term Plans

The Idaho Health Insurance Exchange has previously stated their intention to sell enhanced short-term plans on the exchange. These plans put those who enroll in them at substantial financial risk. We urge the Idaho Health Insurance Exchange to prohibit the sale of these plans on the exchange.

Additionally, due to the increased availability of enhanced short-term plans and other plans that are not required to meet federal patient protection standards – including short-term limited duration and association health plans – many

Americans are signed up for insurance-like products that may not cover testing or treatment for COVID-19. The exchange should work with the department of insurance to prohibit the sale of short-term, limited-duration plans and other non-ACA-compliant plans during an open enrollment period. There is evidence that brokers are falsely advertising these plans as providing comprehensive coverage for Covid-19 testing and treatment.ⁱ

The COVID-19 virus presents our country with an urgent economic and public health threat. Together, our organizations represent people with pre-existing conditions who are amongst the most susceptible to this disease. We urge the exchange to take swift steps to limit the spread of the virus by increasing access to high-quality, affordable health coverage and protect Idaho's most vulnerable patients.

If you have questions regarding the content of this letter, please contact: Thea Zajac, Director of Advocacy, Leukemia & Lymphoma Society at: thea.zajac@lls.org. Thank you for your consideration.

Sincerely,

American Cancer Society Cancer Action Network
American Heart Association/American Stroke Association
American Lung Association
Idaho Voices for Children
Leukemia & Lymphoma Society
National Multiple Sclerosis Society
Susan G Komen Idaho Montana

CC: Director of Insurance, Dean Cameron

ⁱ Young, Christen Linke & Hannick, Kathleen. (2020, March 24). *Misleading marketing of short-term health plans amid COVID-19*. USC-Brookings Schaeffer on Health Policy. Retrieved from: <https://www.brookings.edu/blog/usc-brookings-schaeffer-on-health-policy/2020/03/24/misleading-marketing-of-short-term-health-plans-amid-covid-19/>