



**American Cancer Society
Cancer Action Network**

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March 24, 2017

The Honorable Paul Ryan
Speaker of the House
U.S. House of Representatives
Washington, DC 20515

The Honorable Nancy Pelosi
Democratic Leader
U.S. House of Representatives
Washington, DC 20515

Dear Speaker Ryan and Leader Pelosi:

The American Cancer Society Cancer Action Network (ACS CAN) strongly supports retaining a national standard for essential health benefits (EHB), which under current law requires insurance plans to cover specific items and services many of which are of critical value to cancer patients and cancer survivors.

The national EHB standard guarantees that cancer patients, survivors and other Americans with pre-existing health conditions are not discriminated on the basis of their health status. If insurers may offer stripped down policies that lack EHB standards, there is no incentive for insurers to offer comprehensive coverage to individuals who have a pre-existing health condition. Absence of the EHB national standard could cause:

- **Loss of Protection:** Key patient protections – like the cap on out-of-pocket costs, and lifetime and annual limits – are applied only to essential health benefits. States could decide which benefits a plan must cover, leaving cancer patients vulnerable. If a state decides that prescription drugs are no longer an essential health benefit, a plan in that state could cap the amount it covers for cancer drugs – or decide to not cover cancer drugs at all – leaving patients to pay the entire bill.
- **Varied Coverage:** Covered services would vary from state to state. A state could decide that an insurance plan no longer has to cover preventive services, or could decide that only some preventive services need to be covered (like flu vaccines) but other services (like colonoscopies) would not have to be covered.
- **Back-Door Discrimination:** While plans in the individual market would still be prohibited from denying coverage to certain people based on their health status, depending on the state law, a plan may not have to cover services like chemotherapy or hospital services that a cancer patient may need, which is another way to discourage individuals who need those services from enrolling in their plan.

Earlier this week we urged you to vote against the AHCA because it would leave 24 million Americans uninsured. No CBO estimate has yet quantified the additional number of patients who will be priced out of the market if the national EHB standard is not retained. Again, we hope you step back and reconsider the bill, and we would like to be helpful in crafting constructive changes that would be more responsive to people with a history of cancer.

Sincerely,

A handwritten signature in black ink, appearing to read "Christopher W. Hansen". The signature is fluid and cursive, with a prominent loop at the beginning and a long, sweeping tail.

Christopher W. Hansen
President