August 24, 2018

The Honorable Bruce Rauner
Governor, State of Illinois
State Capitol Room 207
Springfield, IL 62706

Dear Governor Rauner,

On behalf of those living with cystic fibrosis (CF), the Cystic Fibrosis Foundation urges you to support recent legislative efforts to stabilize the Illinois insurance marketplace by signing House Bill 2642: Short-Term, Limited-Duration Health Insurance Coverage Act into law.

Cystic fibrosis (CF) is a life-threatening genetic disease that affects more than 1,000 Illinoisans and 30,000 children and adults in the United States. CF causes the body to produce thick, sticky mucus that clogs the lungs and digestive system, which can lead to persistent lung infections and respiratory failure. Treatments and medications must be taken regularly throughout the patient’s entire life, which can result in significant medical costs for people with CF and their families. While progress has been made in treating the disease, there is no known cure.

Allowing short-term plans to proliferate would force individuals who purchase marketplace coverage, including those with serious or chronic conditions like CF, into a smaller, sicker market with higher premiums. Short-term limited duration (STLD) health insurance plans are meant to be temporary solutions to brief gaps in coverage, not permanent alternatives to affordable, adequate health insurance plans. These cheaper, bare-bones plans attract younger and healthier individuals, increasing costs for people with CF who require more comprehensive coverage.

HB 2624 protects people with CF by establishing a maximum short-term coverage period and requiring clear disclosures on all plan and marketing materials. This bill is a positive first step in keeping premiums more affordable and promoting stability in Illinois’ individual insurance marketplace.

By signing this bill into law, you will be establishing an important layer of protection for access to critical coverage so all people with CF and other pre-existing conditions can lead longer and heathier lives. We urge you to sign HB 2624 into law.

Sincerely,

Mary B. Dwight
Senior VP of Policy & Advocacy
Cystic Fibrosis Foundation

Lisa Feng, DrPH
Senior Director of Policy & Advocacy
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