The Honorable Kathy Castor  
U.S. House of Representatives  
2052 Rayburn House Office Building  
Washington, DC 20515  

September 17, 2018  

Dear Representative Castor:

On behalf of more than 30,000 people with cystic fibrosis (CF), the Cystic Fibrosis Foundation applauds your effort to protect people with pre-existing conditions in the individual marketplace by introducing House Joint Resolution 140 disapproving of the recently enacted Short-Term Limited-Duration Insurance rule. We are deeply concerned about the impact that the new STLDI rule will have on the stability of the individual marketplace, including premiums for those with pre-existing conditions like cystic fibrosis.

As you know short-term, limited-duration health plans are designed to appeal to and attract healthier consumers. Short-term insurance plans were originally meant to fill a need for individuals in need of temporary insurance, such as during a transition between jobs, not to provide long-term, comprehensive coverage. These plans jeopardize access to adequate, affordable health coverage by:

- Dividing the individual insurance market into plans for healthy people and plans for sick people, driving up costs for those who need comprehensive insurance through the insurance marketplaces.
- Exempting these plans from complying with critical consumer protections. This means insurers can impose lifetime and annual caps on coverage; exclude essential health benefits; and charge people with pre-existing conditions like CF with higher premiums or deny them coverage completely.

People with cystic fibrosis (CF) require a complex and demanding care regimen and face a life-long challenge of obtaining access to high-quality, affordable health care. Unfortunately, the new STLDI rule fails to adequately protect our community.

The cystic fibrosis community is well aware of the effects of the short-term plan rule, and collectively sent close to 3,000 comments asking Secretary Azar to withdraw the rule.

Again, thank you for your leadership on this critical issue to people with pre-existing conditions like CF. We are grateful for your leadership and support your efforts to eliminate the STLDI rule and stabilize the individual marketplace for people with CF.

Sincerely,

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