



**Testimony of The Leukemia & Lymphoma Society
In opposition to HB 2201
January 19th, 2023**

The Leukemia & Lymphoma Society (LLS) submits the following testimony to the Committee on Commerce and Energy Subcommittee 2 in opposition to HB 2201 regarding premium rate adjustments for Association Health Plans.

At LLS, our mission is to cure leukemia, lymphoma, Hodgkin's disease and myeloma, and improve the quality of life of patients and their families. LLS exists to find cures and ensure access to treatments for blood cancer patients.

The good news is that advancements in research and treatment of these conditions have led to significant improvements in survival rates for blood cancer patients over the past several decades. That depends, however, on having access to the health care services necessary to catch, diagnose, and treat the disease in a timely fashion – and access to care starts with access to affordable coverage.

We agree that it is critical to ensure that affordable health insurance coverage is available to every Virginian who needs it, but we remain concerned that association health plans – or AHPs – are not the right solution. House Bill 2201 would open the door for an AHP to charge higher premiums to individual employers based on the health spending of their employees. In other words, despite forming an association to pool and share risk across all members, this would allow AHPs to effectively punish member-employers and their workers for using their insurance - thus increasing health insurance costs for patients who truly need treatment. Put simply, this bill will let association health plans charge sick people more just for being sick.

We share concerns over the affordability of health coverage, and we are eager to work together to find ways to ensure that patients and consumers can afford the best possible plans for themselves and their families – plans that provide the right coverage at the right time, and where affordability considers not only premiums but also out-of-pocket costs. However, this change would serve to further price out vulnerable Virginians who need health services the most.

We urge you to vote NO on HB 2201.

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