



January 20, 2022

The Honorable Kathy J. Byron
Virginia House of Delegates
Virginia State Capitol
1000 Bank Street
Richmond VA 23219.

Re. HB 237 – written testimony for the January 20 House Committee on Commerce and Energy hearing

Dear Chairman Byron and Members of the Committee:

Thank you for the opportunity to testify on House Bill 237. The Leukemia & Lymphoma Society (LLS) opposes this legislation as it would weaken consumer protections for short-term, limited-duration plans.

Virginia lawmakers did the right thing when they ensured short-term plans, would be just that, short-term. These plans exist for a narrow purpose: they are built to be a temporary, bare-bones option that should not be confused with full-fledged health coverage. Most short-term plans achieve lower premiums by offering sharply reduced benefits. If holders of these policies become severely ill, they are likely to encounter major financial and medical difficulties once the shortcomings of these plans become apparent. The marketing of short-term plans understates these risks, and consumers frequently do not understand the consequences of the fine print until it's too late.¹

We share your concern for uninsured and underinsured Virginians and agree that affordability matters. Promoting broader access to short-term plans is not the solution. These products are designed to be affordable only when the policy holder is healthy: relying on them for lengthy coverage will only increase the odds of medical and financial disaster when a serious illness strikes.

Please vote “no” on HB 237 for the sake of people facing serious illness today and tomorrow, and leave in place shorter terms and stronger guardrails for these substandard plans.

Sincerely,

J. David Almeida
Virginia Government Affairs Director
The Leukemia & Lymphoma Society

dave.almeida@lls.org
803-546-6379

¹ Corlette S, Lucia K, Palanker D, Hoppe O. The Marketing of Short-Term Health Plans: An Assessment of Industry Practices and State Regulatory Responses. Washington DC: Urban Institute; 2019 Jan. Available from: https://www.rwjf.org/content/dam/farm/reports/issue_briefs/2019/rwjf451339

Office of Public Policy
10 G Street NE
Suite 400
Washington, D.C. 20002
Main 202.408.7631
www.LLS.org

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