

February 20, 2009

## **ACTION ALERT!**

### **Lifetime Insurance Caps Bill Introduced In House of Representatives and Senate**

The House and the Senate have introduced legislation to address the aggregate spending limits placed on insurance policies after which the policy no longer provides coverage. This issue is of particular interest to those with chronic conditions that require high cost therapies such as Alpha-1. Medical expenditures continue to outpace general inflation and the number of individuals who reach their lifetime caps has increased.

“The Health Insurance Coverage Protection Act” (H.R. 1085 and S.442) will phase in an increase in minimum lifetime caps in private insurance plans to \$10 million with an annual inflationary index thereafter. This legislation will allow people with high cost chronic conditions who have private insurance to maintain their coverage and not have to seek public assistance such as Medicaid or state high-risk pools. With the average health expense for an Alpha sometimes in excess of \$100,000 a lifetime cap of \$1 million is sometimes inadequate.

HR 1085 and S 442:

- Sets the minimum level of a lifetime cap placed on a group health plan at \$5 million for the first two years and \$10 million in years three and four.
- Provides for an annual inflationary adjustment to a group insurance plan's lifetime cap based on the consumer price index in subsequent years.
- Exempts health plans offered to businesses with fewer than 20 employees, but would require that health plans meeting the parameters of the bill be offered to a small business at the employer's request.
- Calls for an Institute of Medicine Study to determine the number of individuals who reach their lifetime caps.

### **How you can help**

Please contact your Representative or Senator and ask them to co-sponsor H.R. 1085 or S. 442.

1. Visit [www.congress.org](http://www.congress.org) and enter your zip code in the small box at the top and click “GO”. The next page will direct you to your representative.
2. Call the U.S. Capitol Switchboard at (202) 224-3121 and ask for your representative's office. Remember that telephone calls are usually taken by a

staff member, not the member of Congress. Ask to speak with the aide who handles the issue about which you wish to comment.

3. After identifying yourself, tell the aide you would like to leave a brief message, such as: "Please tell Representative or Senator (Name) that I support H.R. 1085 or S. 442 and state the reasons why you support the bill.
4. Ask for your representative's position on the bill. You may also request a written response to your telephone call.

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**About the Alpha-1 Foundation:**

The mission of the Alpha-1 Foundation is to provide the leadership and resources that will result in increased research, improved health, worldwide detection, and a cure for Alpha-1 Antitrypsin Deficiency. For more information, please visit: [www.alphaone.org](http://www.alphaone.org).

**About the Alpha-1 Association:**

The mission of the Alpha-1 Association is to identify those affected by Alpha-1 Antitrypsin Deficiency (Alpha-1) and to improve the quality of their lives through support, education, advocacy, and research. For more information, please visit: [www.alpha1.org](http://www.alpha1.org).