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**ACTION ALERT – HR 1085 and S 442**  
**“The Health Insurance Coverage Protection Act”**

Lifetime limits are aggregate spending limits after which an insurance policy no longer provides coverage. Introduced by Representative Eshoo and by Senators Dorgan and Snowe, the Health Insurance Coverage Protection Act (H.R. 1085/S. 442) is bipartisan legislation that would set minimum lifetime limits on private health insurance at \$10 million. Inadequate lifetime limits pose considerable challenges to people with high-cost chronic diseases and disorders such as Alpha-1.

Current insurance data shows that the majority of private policies have caps – see the attached Executive Summary provided by PricewaterhouseCoopers. For individuals with Alpha-1 insurance caps of 1 to 2 million dollars could be reached quickly if transplantation or hospitalizations become a part of the treatment plan along with the regular use of augmentation therapy.

YOU can help make this legislation successful. By eliminating the Caps on Insurance plans this legislation will allow individuals to continue to receive the care that they need and stop others from being forced to adopt alternative strategies. A study conducted by Price Waterhouse Coopers that was commissioned by the Lifetime Caps Coalition showed that this legislation would save the government money by eliminating a need for individuals who reach their caps on private policies to transition to Medicare or Medicaid. This legislation would provide individuals with the dignity to continue to remain active and productive members of society while having the quality of life that they choose. Join the Alpha-1 Association and Alpha-1 Foundation by taking action today; by voicing your support for HR 1085 and S 442 to your elected officials in Congress.

## TAKE ACTION:

Call your elected official in the House of Representatives and ask for him/her to cosponsor HR 1085. Call your Senators and ask them to cosponsor S 443. Make sure you tell him/her that:

- you are a constituent,
- this issue is vital to you personally or to your community,
- this issue is important to all Americans, and
- you expect your elected official to take a stand in support of this legislation.

Who is my representative? Visit [www.house.gov](http://www.house.gov) and enter your zip code in the small box at the top and click "GO". The next page will direct you to your representative.

## **The Impact of Lifetime Limits**

March 2009

### **Executive Summary**

PricewaterhouseCoopers was engaged by the National Hemophilia Foundation on behalf of a coalition of advocacy organizations representing individual chronic diseases and disorders to conduct a study of lifetime limits under employer-sponsored medical plans. These include several high-cost conditions like hemophilia, Gaucher's disease, immune deficiencies, certain cancers and others where annual costs in the hundreds of thousands of dollars or more are not unusual. Specifically, the study examines the prevalence of lifetime limits, the number of people affected by them, and the costs of increasing, or removing, lifetime limits from health plans. The findings are based on public data, surveys of major insurers, and PwC actuarial modeling.

### **Prevalence of Lifetime Limits**

- About 55 percent of individuals with employer provided health insurance are subject to lifetime limits, or 91 million people in 2009. The proportion of individuals with employer coverage, who have no lifetime limits increased substantially between 2000 and 2007.
- The most common lifetime limits are \$1 million or \$2 million. More than 20 percent of people covered by employer plans are subject to lifetime limits of \$1 million; another 32 percent are subject to limits of \$2 million or more.
- Employers that self-insure are more likely to have plans with lifetime limits.
- PwC estimates that in 2009 approximately 20,000 to 25,000 people are no longer covered by their employer-sponsored plans because of lifetime limits.

### **Medicaid Savings from Increasing Lifetime Limits to \$10 Million**

- Many individuals who lose insurance coverage because of lifetime limits fall back on government programs, primarily Medicaid.
- If lifetime limits were increased to \$10 million, PwC estimates that Medicaid programs would save more than \$1 billion in 2010.