

## **Raise the Cap Coalition**

March 24, 2010

Dear Senator,

On behalf of the undersigned organizations and the millions of Americans with high-cost diseases and conditions, we urge you to vote in favor of H.R. 4872, the Reconciliation Act of 2010. This bill amends the Senate-passed health reform legislation to strengthen the patient protections included in the bill.

Under H.R. 4872, lifetime limits would be eliminated in all health insurance plans – both new and existing – six months after enactment. Annual limits would be restricted in new plans until 2014, after which they would be prohibited in all new and in existing group health insurance plans. The reconciliation bill is a significant improvement over the Senate bill, which exempts grandfathered plans from these critical reforms.

Lifetime and annual limits on private insurance pose a considerable problem for individuals with chronic diseases, rare disorders, or a major medical crisis. Patients who exceed their annual or lifetime limits have to find other ways to pay for medical costs, such as paying more out of pocket, finding new insurance, or curtailing medical care.

Moreover, eliminating lifetime limits will save federal and state governments money by reducing the number of people who are forced to go onto Medicaid when their private insurance is no longer an option. PricewaterhouseCoopers estimated that raising lifetime limits would result in a savings of \$11 billion over ten years.

We urge you to support H.R. 4872, so that lifetime limits are eliminated immediately in all plans and annual limits are restricted before their elimination in 2014. This will ensure the strongest possible patient protections in the bill.

Sincerely,

Advocacy for Patients with Chronic Illness, Inc.  
Alexion Pharmaceuticals, Inc.  
Alliance for Aging Research  
Alpha-1 Advocacy Alliance  
Alpha-1 Association  
Alpha-1 Foundation  
American Heart Association/American Stroke Association  
Aplastic Anemia & MDS International Foundation  
Autism Society  
Brain Injury Association of America  
Breast Cancer Network of Strength  
Californians for Cures  
CANN - Community Access National Network  
Celiac Disease Center at Columbia University  
Children's Rare Disease Network  
Children's Tumor Foundation  
Christopher and Dana Reeve Foundation  
Colon Cancer Alliance

Committee of Ten Thousand  
COPD Foundation  
Crohn's and Colitis Foundation of America  
Digestive Disease National Coalition  
Dystonia Medical Research Foundation  
Easter Seals  
GBS / CIDP Foundation International  
Grifols  
Hemophilia Federation of America  
Huntington's Disease Society of America  
Immune Deficiency Foundation  
International Foundation for Functional Gastrointestinal Disorders  
Interstitial Cystitis Association  
Lung Cancer Alliance  
Mended Little Hearts  
Mental Health America  
National Alliance on Mental Illness  
National Coalition for Cancer Survivorship  
National Health Council  
National Hemophilia Foundation  
National Kidney Foundation  
National Marfan Foundation  
National Organization for Rare Disorders  
National Spasmodic Dysphonia Association  
National Spinal Cord Injury Association  
NephCure Foundation  
Ovarian Cancer National Alliance  
Patient Services Incorporated  
Pediatric Stroke Network, Inc.  
Plasma Users Coalition  
Pulmonary Hypertension Association  
RARE Project  
Scleroderma Foundation  
Shire Pharmaceuticals, Inc  
Sjögren's Syndrome Foundation  
Susan G. Komen for the Cure Advocacy Alliance  
The TMJ Association, Ltd.  
United Spinal Association