

COVID-19 Health Coverage Recommendations for the NAIC Coronavirus Symposium

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Individuals and families across the country are facing unprecedented challenges. People are dealing with a public health emergency, fearful about the impact the virus may have on our health, our family members' health, and our communities. At the same time, we are worried about the economic effects of this crisis – lost jobs, reduced incomes, shuttered businesses, and a likely recession.

As the NAIC and state insurance commissioners work to support people during this crisis, the NAIC consumer representatives who focus on health issues have compiled a set of 4 principles we hope will guide you.

What I'm about to discuss is by no means a comprehensive list, and not every health-focused consumer representative or their organization is advocating for all ideas I am about to mention. But with events moving quickly, both in terms of the disease and the response to it, we hope these principles will be top of mind as you confront challenges in your state and continue to advocate for policy changes at the federal level.

Number One

- 1. Maximize access to comprehensive health coverage so people can access the care they need.** More limited coverage or coverage that triggers only if a person becomes ill will be less successful at achieving the goals of getting people to proactively seek testing and treatment, providing them with access to the care they need, and protecting them and their families from excessive financial burdens.

Instead, people need broader access to Medicaid and coverage through the health insurance marketplace. Congress can take further steps to improve access and take-up of Medicaid and make it easier and more affordable for people to access ACA marketplace coverage, particularly if they lose their job and employment-based coverage or see their incomes fall. More states can adopt the Affordable Care Act's (ACA) Medicaid expansion, and more states that run their own exchanges, as well as the federal government, can increase and smooth access to "special enrollment periods" or SEPs. I am heartened to see AHIP and BCBSA support the proposal for a temporary SEP for marketplace plans that would be available to people whether they have had health coverage or have been uninsured. Depending on how long such an SEP might be available, it may also be important to create a "job loss" SEP with minimal red tape and other hurdles, to promote comprehensive coverage amid the heavy job losses that are expected and are already starting. In addition, affordability of premiums will continue to be an issue – for those people with incomes over the federal premium tax credit cutoff of 400 percent of the

poverty line as well as for people with lower incomes, who are currently eligible for premium tax credits in the Marketplace or may become eligible amid the economic downturn.

Even with improvements to Medicaid and the Marketplace, people will fall through the cracks and remain uninsured, and it is critical to provide ensure that they, too, can access the health care services they need.

- 2. Find ways to ease financial strain and support people's ability to comply with social distancing measures.** In addition to paid leave, and improved access to unemployment insurance, food assistance, rental and housing assistance and other non-health supports, people will need easier access to prescription drug refills, telehealth services, and mental health services – especially as the crisis continues. Please keep in mind those people in your state who may be more vulnerable or have specific needs that need to be addressed – people with health conditions, people who have disabilities, and individuals and families with low incomes. Social distancing is challenging for everyone, but some will have far greater difficulties than others meeting the requirements.
- 3. Ensure coverage of important health benefits, as well as cost protections, related to treatment and detection of the virus.** Patients will need access to treatment at no or low out-of-pocket costs, as well as protection from surprise medical bills. It's important to note that federal policymakers are exploring ambitious ideas to help people with OOP costs. States should do what they can, but this may also be an area where federal help can relieve some pressure.
- 4. Continue to protect consumers from fraud and scams.** When people are afraid for their health and their wellbeing, they can be vulnerable to fraud and scams. State insurance commissioners are already warning people in their states about attempts to sell false products and treatments, solicit donations for coronavirus patients, and collect consumers' personal information via bogus emails and phone calls.

Other NAIC consumer representatives focus on life and property and casualty insurance issues. I want to carry some of the key points they have been making, also by no means a comprehensive list: auto insurance premium offsets, in light of a large drop in claims, a moratorium on insurance credit scoring to avoid penalizing consumers who are victims of economic conditions and government requirements, and scrutiny of credit-relate coverage.

The NAIC consumer representatives look forward to continuing to working with you and other stakeholders. Thank you for your continued attention to protecting consumers in an uncertain time.