



July 15, 2020

House Committee on Finance
State House, 82 Smith Street
Providence, Rhode Island 02903

Re: Support for Health Reform Budget Articles

To Members of the House Committee on Finance:

My name is Jennifer Wall and I am the Director of Advocacy for the American Lung Association in Rhode Island. Thank you for the opportunity to provide testimony in support of Article 20 sections 8-12 which enshrines the Affordable Care Act consumer protections into state statute and the new budget amendment to extend telemedicine.

The American Lung Association is the oldest voluntary public health association in the United States, currently representing the 35 million Americans living with lung diseases, including over 168,000 Rhode Island residents. The Lung Association is the leading organization working to save lives by improving lung health and preventing lung disease through research, education and advocacy.

The Lung Association believes that everyone should have affordable, accessible and adequate healthcare coverage. Prior to the Affordable Care Act, patients with pre-existing conditions like COPD and lung cancer were often denied coverage because of their health status. If patients were able to obtain insurance, they could still be charged more because of their health status, gender or other factors. As a result, serious illnesses and medical bills were a frequent cause of bankruptcies.¹

Access to quality and affordable coverage is essential for the health of lung disease patients. For example, access to health insurance has been shown to improve numerous health outcomes for children with asthma, including reductions in the number of asthma-related attacks and hospitalizations.² On the other hand, uninsured patients are less likely to be screened for cancer and more likely to be diagnosed with later stage disease which is harder to survive and more costly to treat.³ The five-year survival rate for lung cancer is only five percent for those diagnosed at a late (distant) stage after the tumor has spread, but increases to 56 percent for those diagnosed at an early (local) stage before the tumor has spread.⁴

The Lung Association supports the patient protection provisions included in Article 20 to ensure that those living with lung disease do not find their care and coverage jeopardized by court and congressional action. Several elements of Article 20 are critical to Rhode Island residents, such as prohibiting pre-existing condition exclusions, preventing insurers from charging patients higher premiums because of their health status and ensuring that plans cover essential health benefits prescription medications, emergency care and hospitalizations.

Additionally, the Lung Association calls on members of the House Finance committee to also pass House Bill 7830 to include the current federal prohibition against annual and lifetime limits for the treatment of chronic conditions like lung disease and lung cancer.

The Lung Association represents Rhode Island consumers and patients who face serious, acute, and chronic lung disease which puts our patients at a greater risk of severe illness as a result of COVID-19.⁵ Additionally, we represent patients with lung cancer who are immunocompromised and are at a higher risk of contracting COVID-19.

While our patients are at higher risk, they also depend on access to care and that needs to continue, even during the pandemic. Governor Raimondo has passed subsequent Executive Orders expanding the availability to telemedicine but a more permanent solution is needed while the pandemic continues.

Telemedicine in the context of COVID-19 has key considerations. It is important that all patients in active treatment can still access those treatments, without unnecessarily exposing themselves to the novel coronavirus. The budget amendment addresses this by allowing patients to use telemedicine from their homes and not allowing insurers to impose more restrictions to access telemedicine. Telemedicine can also help protect providers from additional exposure to COVID-19. It is also important that patients can access telemedicine, including those that have limited broadband access and low technology literacy. By continuing to extend the waiving of the video component of the telemedicine visit through June 30, 2021 this can be achieved. We believe these policies and provisions are important components of this legislation and need to be retained.

Thank you for your efforts to protect patients with lung disease and for the opportunity to provide comments on these important pieces of legislation.

Sincerely,



Jennifer Wall
Director, Advocacy in Rhode Island
American Lung Association

¹ Himmelstein DU, Throne D, Warren E, Woolhandler S, Medical bankruptcy in the United States, 2007: results of a national study. Am J Med 2009 Aug; 122(8): 741-6.

² Szilagyi PG et al. Improved Asthma Care After Enrollment in the State Children's Health Insurance Program in New York. Pediatrics, 2006. 117(2): 486-496.

³ E Ward et al., "Association of Insurance with Cancer Care Utilization and Outcomes, CA: A Cancer Journal for Clinicians 58:1 (Jan./Feb. 2008).

⁴ [SEER Cancer Statistics Review, 1975-2015](#)

⁵ Centers for Disease Control. People Who are at Higher Risk for Severe Illness. May 14, 2020. Accessed at: <https://www.cdc.gov/coronavirus/2019-ncov/need-extra-precautions/people-at-higher-risk.html>