



Senate of Pennsylvania

January 7, 2020

The Honorable Mario Scavello
Chair, Senate Banking and Insurance Committee
Main Capitol Building
20 East Wing
Harrisburg, Pennsylvania 17120

Dear Chairman Scavello:

As you may be aware, a few days before Christmas a federal appeals court in New Orleans ruled that provisions of the Patient Protection and Affordable Care Act (PPACA) were unconstitutional. What is most troubling about this decision is the ramifications it could have on important and popular provisions of the PPACA.

When the PPACA was enacted in 2010, it significantly changed the American healthcare system. No longer could insurance policies deny an individual coverage because of a preexisting condition nor could an insurance policy place annual or lifetime caps on coverage and treatment. Equally as important, the PPACA allowed young adults up to age 26 to remain on their parent's insurance and required insurance policies to cover basic, essential care, such as mental health treatment or hospitalization.

What we do know is with the enactment and implementation of the PPACA, many Pennsylvanians have benefited from stability in the insurance market and from many of its important protections. According to the latest available information from the U.S. Department of Health and Human Services, more than 4.5 million Pennsylvanians have benefited from the elimination of annual or lifetime limits on insurance payouts and an estimated 89,000 young adults in Pennsylvania have benefited from being allowed to remain on their parent's insurance.

It is through the enactment of PPACA that many Pennsylvanians have gained access to quality, affordable health insurance.

Given the recent uncertainty from the federal appeals court, we believe the General Assembly must act to ensure many of these provisions will remain in place in the event the PPACA is thrown out by the courts. We have introduced or cosponsored legislation aimed at providing stability and security in order to protect the access to quality and safe health insurance for the most vulnerable Pennsylvanians in the event the court throws out the PPACA.

Those pieces of legislation, several of which enjoy bipartisan support in our chamber, are:

- Senate Bill 50 – prohibiting denial of coverage based on preexisting conditions
- Senate Bill 51 – providing for essential health benefits such as mental health and addiction treatment
- Senate Bill 939 – prohibition on selling insurance policies that have an annual or lifetime limit on coverage
- Senate Bill 982 – allows young adults to stay on their parent’s insurance until they reach age 26.

We believe it is incumbent upon us to protect Pennsylvania’s insurance marketplace and to build on the bipartisan success of Act 42 of 2019.

We are requesting that you hold a public hearing or a voting meeting on Senate Bills 50, 51, 939 and 982 so that we can protect access to quality and stable insurance for our citizens.

Sincerely,



Vincent Hughes
7th Senatorial District



Maria Collett
12th Senatorial District



Pam Iovino
37th Senatorial District



Tim Kearney
26th Senatorial District



Steve Santarsiero
10th Senatorial District