



April 26, 2021

The Honorable Rosa DeLauro
Chair, Subcommittee on Labor,
Health and Human Services, Education,
and Related Agencies on Appropriations

The Honorable Tom Cole
Ranking Member, Subcommittee on Labor
Health and Human Services, Education,
and Related Agencies on Appropriations

The Honorable Patty Murray
Chair, Subcommittee on Labor,
Health and Human Services, Education,
and Related Agencies on Appropriations

The Honorable Roy Blunt
Ranking Member, Subcommittee on Labor
Health and Human Services, Education,
and Related Agencies on Appropriations

Re: Consumer Assistance Program Funding – FY22 Appropriation

Dear Chairwoman DeLauro, Ranking Member Cole, Chairwoman Murray, and Ranking Member Blunt:

Our 113 organizations are dedicated to improving and protecting the public's health, and collectively represent millions of patients, consumers, health care providers, and healthcare advocates in the United States. We understand that access to, and assistance with, comprehensive and affordable health coverage is necessary for individuals and families to stay healthy, address their physical and mental health needs, and flourish economically. Therefore, we write to you in strong support of funding for a critically important consumer-focused service, Consumer Assistance Programs (CAPs), in the Fiscal Year 2022 Labor, Health and Human Services, Education, and Related Agencies appropriations bill.

Consumers Struggle to Navigate their Coverage

The complexity of our coverage system is underscored by a multitude of studies and reports demonstrate that healthcare coverage can be overwhelming for consumers.^{1,2,3,4} For example, a Kaiser Family Foundation survey of privately insured individuals found that nearly half of enrollees had encountered a problem using their coverage, such as denied claims, network challenges, or eligibility issues that they could not fix themselves.⁵ Resources that help consumers understand and utilize their healthcare coverage are an essential component of ensuring that individuals and families can receive the care they need in a timely fashion and focus on their health – not the complexity of our insurance and medical billing system. CAPs play a vital role for individuals and families who need assistance navigating our system of care.

¹ Kaiser Family Foundation. (2014, November). *Assessing Americans' Familiarity with Health Insurance Terms and Concepts*. <https://www.kff.org/health-reform/poll-finding/assessing-americans-familiarity-with-health-insurance-terms-and-concepts/>

² Kaiser Family Foundation. (2021, January). *Claims Denials and Appeals in ACA Marketplace Plans*. <https://www.kff.org/private-insurance/issue-brief/claims-denials-and-appeals-in-aca-marketplace-plans/>

³ Cohen, Joshua. Forbes. (2019, December). *Healthcare Consumers Lack Knowledge of Basic Health Insurance Terms*. <https://www.forbes.com/sites/joshuacohen/2019/12/03/healthcare-consumers-lack-knowledge-of-basic-health-insurance-terms/?sh=34210d9fe225>

⁴ National Association of Insurance Commissioners. (2020, October). *Nearly Half of Consumers Don't Understand How Their Health Insurance Would Pay for Coronavirus Testing and Treatment*. https://content.naic.org/article/news_release_nearly_half_consumers_dont_understand_how_their_health_insurance_would_pay_coronavirus_testing_and.htm

⁵ Kaiser Family Foundation. (2000, May). *National Survey of Consumer Experiences with Health Plans*. <https://www.kff.org/health-costs/report/national-survey-of-consumer-experiences-with-health/>

CAPs Provide Needed Services to Consumers

CAPs assist consumers in appealing, resolving, and tracking insurance disputes including surprise medical bills and claims denials. In addition, they also help patients and consumers understand and navigate narrow networks, identify sources of charity care, and resolve issues related to advance premium tax credits. All CAPs help state residents who have private health insurance, including employer-based coverage, union-sponsored plans, and Marketplace plans, and many CAPs can also help state residents enrolled in public coverage.

CAPs provide important resources for educating the public about their health insurance options and assist people navigating transitions in health insurance coverage due to changes in employment status, evolving family configurations, age, and other factors.⁶ In addition, CAPs are key to ensuring that the insurance system works for consumers, employers, providers, and payers. They are required to monitor and understand insurance trends and consumer experiences, and periodically report to state and federal regulators. This feedback loop function of CAPs is needed now more than ever. As the No Surprises Act is implemented next year, CAPs can play an important role in assuring that consumers understand their rights and receive protections against surprise medical bills that Congress intended.

CAPs Offer Strong Return on Investment

CAPs offer a strong return on investment. For example, in 2019 alone, a CAP operating in the state of Connecticut supported more than 2,300 consumers and saw more than \$6.7 million refunded back to consumers in claims denials and savings.⁷ Since 2010, the CAP in New York served 400,000 consumers, saving them over \$100 million.⁸ A report from the U.S. Department of Health and Human Services found that in 2011, CAP programs helped consumers recoup more than \$13.2 million in savings and helped favorably resolve more than 73% of casework requests.⁹

Conclusion

Our organizations understand the difficulty patients and consumers have navigating our system of care. As a result, it is critical that Congress restore robust funding to CAPs for FY22. Furthermore, it will also be important for Congress consider solutions to create a consistent source of support for these essential programs into the future.

If you have any questions regarding CAPs or funding for these crucial programs, please contact Matt Marks, Senior Manager of Federal Government Affairs at matthew.marks@lls.org or at 202-630-9198. Thank you for your consideration.

Sincerely,

⁶ CAPs are distinct from ACA Navigator programs which provide enrollment assistance for consumers applying through the ACA Marketplace. In addition to the services discussed above, CAPs can also help with enrollment in other types of coverage including job-based plans and COBRA.

⁷ National Conference of State Legislators. (2011, January). *Consumer Assistance Programs: Federal and State*. NCSL. <https://www.ncsl.org/documents/health/HRConsumer.pdf>

⁸ Community Health Advocates website: <https://communityhealthadvocates.org/who-we-are/our-impact/>

⁹ Center for Consumer Information and Insurance Oversight. (2012). *Summary of Consumer Assistance Program Grant Data from OCTOBER 15, 2010 through OCTOBER 14, 2011*. CMS. <https://www.cms.gov/CCIIO/Resources/Files/Downloads/csg-cap-summary-white-paper.pdf>

National Organizations

ACA Consumer Advocacy
ALS Association
American Association on Health and Disability
American Cancer Society Cancer Action Network
American College of Obstetricians and Gynecologists
American Heart Association
American Kidney Fund
American Lung Association
American Medical Student Association
American Society of Pediatric Hematology/Oncology (ASPHO)
Aplastic Anemia & MDS International Foundation
Arthritis Foundation
Association of Pediatric Hematology/Oncology Nurses
Asthma and Allergy Foundation of America
Cancer Support Community
CancerCare
Children's Brain Tumor Foundation
Children's Cancer Cause
Chronic Disease Coalition
Community Catalyst
Epilepsy Foundation
Families USA
GO2 Foundation for Lung Cancer
Health Care Voices
Hemophilia Federation of America
Hydrocephalus Association
International Myeloma Foundation
Kidney Cancer Association
KidneyCAN
Lakeshore Foundation
Little Lobbyists
LUNgevity Foundation
Lymphoma Research Foundation
Medicare Rights Center
Muscular Dystrophy Association
National Alliance on Mental Illness
National Association for Rural Mental Health (NARMH)
National Association of County Behavioral Health & Developmental Disability Directors (NACBHDD)
National Association of Social Workers
National Cancer Registrars Association

National Center for Parent Leadership, Advocacy, and Community Empowerment (National PLACE)
National Health Law Program
National Hemophilia Foundation
National Immigration Law Center
National Kidney Foundation
National Multiple Sclerosis Society
National Organization for Rare Disorders
National Pancreas Foundation
National Partnership for Women & Families
National Patient Advocate Foundation
National Psoriasis Foundation
Out2Enroll
Ovarian Cancer Research Alliance
Patient Access Network (PAN) Foundation
Pediatric Brain Tumor Foundation
Prevent Cancer Foundation
Prostate Cancer Foundation
Pulmonary Hypertension Association
Solve ME/CFS Initiative
Susan G. Komen
The AIDS Institute
The Andrew McDonough B+ Foundation
The Leukemia & Lymphoma Society
The Mattie Miracle Cancer Foundation
The Mesothelioma Applied Research Foundation
The Michael J. Fox Foundation for Parkinson's Research
Triage Cancer
Tuberous Sclerosis Alliance
U.S. PIRG
VHL Alliance
WomenHeart: The National Coalition for Women with Heart Disease

State Organizations

Alliance for Addiction and Mental Health Services, Maine
Association for Behavioral Healthcare
Boston Children's Hospital
Colorado Consumer Health Initiative
Community Service Society of NY
Consumers for Affordable Health Care
Every Texan
Florida Health Justice Project
Georgians for a Healthy Future
Health Care For All, Massachusetts

Health Law Advocates
Legal Aid Society of the District of Columbia
Maine Medical Association
Make the Road New York
Mass General Brigham
Massachusetts Association for Mental Health
Massachusetts Association for Occupational
Therapy, Inc.
Massachusetts Law Reform Institute
Mental Health Legal Advisors Committee
Michigan Primary Care Association
Neurofibromatosis Midwest
Northwest Health Law Advocates
Parent/Professional Advocacy League
Pennsylvania Health Access Network
Protect Our Care Illinois
Rhode Island Parent Information Network
Shriver Center on Poverty Law
South Carolina Appleseed Legal Justice Center
Southwest Women's Law Center
TakeAction Minnesota
Tennessee Health Care Campaign
Tennessee Justice Center
Texas Parent to Parent
The Economic Progress Institute
Universal Health Care Foundation of
Connecticut
West Virginians for Affordable Health Care

Local Organizations

ACR Health
Charlotte Center for Legal Advocacy
Healthy Capital District
South Asian Council for Social Services
United Jewish Organizations of Williamsburg