



via electronic submission

August 25, 2017

Laura Cali Robison
Insurance Commissioner
Oregon Division of Financial Regulation
350 Winter St. NE
Room 410
Salem, OR 97309

Re: ACS CAN Comments on Proposed 1332 Waiver

Dear Commissioner Robison:

The American Cancer Society Cancer Action Network (ACS CAN) appreciates the opportunity to comment on the Oregon Department of Consumer & Business Services' 1332 waiver proposal released for public comment July 25, 2017. ACS CAN, the nonprofit, nonpartisan advocacy affiliate of the American Cancer Society, supports evidence-based policy and legislative solutions designed to eliminate cancer as a major health problem. As the nation's leading advocate for public policies that are helping to defeat cancer, ACS CAN ensures that cancer patients, survivors, and their families have a voice in public policy matters at all levels of government.

ACS CAN supports a robust marketplace from which consumers can choose health plans that best meets their needs. Access to health care is paramount for persons with cancer and survivors. More than 1.7 million Americans will be diagnosed with cancer this year¹ and an additional 15.5 million Americans living today have a history of cancer.² In Oregon, an estimated 21,780 residents are expected to be diagnosed with cancer this year³ and an estimated 195,790 Oregonians are cancer survivors.⁴ For all of these people access to affordable health insurance is a matter of life or death. Research from the American Cancer Society shows that uninsured Americans are less likely to get screened for cancer and thus are more likely to have their cancer diagnosed at an advanced stage when survival is less likely and the cost of care more expensive.⁵

¹ American Cancer Society, Cancer Facts & Figures 2017, available at <https://www.cancer.org/content/dam/cancer-org/research/cancer-facts-and-statistics/annual-cancer-facts-and-figures/2017/cancer-facts-and-figures-2017.pdf>.

² Id.

³ Id.

⁴ American Cancer Society, Cancer Treatment & Survivorship: Facts & Figures 2016-2017, available at <https://www.cancer.org/research/cancer-facts-statistics/survivor-facts-figures.html>

⁵ E Ward et al, "Association of Insurance with Cancer Care Utilization and Outcomes, *CA: A Cancer Journal for Clinicians* 58:1 (Jan./Feb. 2008), <http://www.cancer.org/cancer/news/report-links-health-insurance-status-with-cancer-care>.

ACS CAN supports Oregon's proposed 1332 waiver which would implement a state reinsurance program. A well-designed reinsurance program can help to lower premiums and mitigate the plan risk associated with high-cost enrollees. We note that the Oregon Department of Consumer & Business Services estimates that the proposed reinsurance program would reduce premiums by 7.4 percent in its first two years of operation, and 7.5 percent in subsequent years.⁶ These savings would not only benefit the federal government by reducing federal subsidy payments, but would also benefit consumers who enroll in coverage through the exchange and need assistance but are not eligible for subsidies (the application estimates that there will be over 32,000 of these individuals in 2018⁷).

A reinsurance program may also encourage insurance carriers to continue or begin offering plans through the exchange. This maintenance or increase in plan competition may also help to keep premiums from rising. Premium savings could help cancer patients and survivors afford health insurance coverage, and may enable some individuals who previously could not afford coverage to enroll in a plan.

ACS CAN believes that patient protections in current law – like the prohibition on pre-existing condition exclusions, the ban on lifetime and annual limits, and Essential Health Benefits requirements – are crucial to making the healthcare system work for cancer patients and survivors. We are pleased to note that Oregon's 1332 waiver application does not propose to alter any key patient protections, and specifically ensures the waiver would “not impact the comprehensiveness of coverage in the Oregon insurance markets.”⁸

Finally, this application is for a simple reinsurance program and does not include any other complicating elements. Therefore we note that the timeline detailed in the application for implementing the reinsurance program by January 1, 2018 is feasible.

Conclusion

On behalf of the American Cancer Society Cancer Action Network Oregon we thank you for the opportunity to comment on the proposed section 1332 waiver, which we believe will provide long-term viability of the individual market while not eroding important consumer protections.

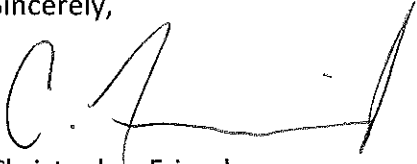
⁶ Oregon Department of Consumer & Business Services. Oregon 1332 Draft Waiver Application. July 25, 2017. Available at: <http://healthcare.oregon.gov/Documents/draft-OR1332-waiver-app.pdf>

⁷ *Id.*

⁸ *Id.*

If you have any questions, please feel free to contact me at Christopher.friend@cancer.org or 360.710.5319.

Sincerely,

A handwritten signature in black ink, appearing to read 'C. Friend', with a long horizontal stroke extending to the right.

Christopher Friend
Government Relations Director
American Cancer Society Cancer Action Network Oregon

