



June 15, 2021

Governor Greg Abbott
Office of the Governor
P.O. Box 12428
Austin, Texas 78711-2428

Via electronic correspondence to scot.kibbe@gov.texas.gov and CCOMRequests@gov.texas.gov

Dear Governor Abbott:

On behalf of the patient and consumer organizations listed below, we urge you to veto House Bills 3924 and 3752. Both bills would allow the sale of inadequate health plans that are exempt from state regulation and can avoid patient protections required by federal law.

Our organizations represent millions of Texans facing serious, acute, and chronic health conditions, and we have a unique perspective on what patients need to prevent disease, cure illness, as well as manage and improve health over their lifetimes. Access to comprehensive health care coverage is critical for the Texans we represent.

These bills give the Texas Farm Bureau (HB 3924) and the Texas Mutual Insurance Company (HB 3752) permission to cherry-pick healthy customers and discriminate against Texans who have histories of illness – something health insurers are not allowed to do. Plans authorized by these bills can deny coverage to individuals with pre-existing conditions, exclude treatment for those conditions, or charge enrollees higher premiums because of their pre-existing conditions. A recent report from 30 leading patient advocacy organizations, available at <http://lls.org/undercovered>, further explains how “insurance-like” coverage harms both individuals with pre-existing conditions and insurance markets.

We continue to call on Texas leaders to increase access to affordable *and* substantive coverage to build a healthier and more efficient Texas. Unfortunately, these bills fall short. Uninsured Texans with low-wage jobs and/or serious health conditions will find no benefit from these two bills on your desk due to unaffordable premiums, high deductibles, and missing patient protections. We urge Texas to instead use its clout and creativity in pursuit of a Texas-specific solution that will insure as many Texans as possible, bring federal Medicaid dollars back to Texas, bolster the state economy, and put money into the state budget.

Reliable, comprehensive health coverage is one of the few things that stands between illness and medical and financial ruin. We urge you to veto these bills to maintain the stability of the individual health insurance market and meaningful access to comprehensive coverage for people with pre-existing conditions.

If you have any questions or want further information, please contact Simone Nichols-Segers at simone.nichols-segers@nmss.org.

Sincerely,

American Cancer Society Cancer Action Network
American Heart Association
American Lung Association
Arthritis Foundation

Every Texan
Leukemia & Lymphoma Society
National Multiple Sclerosis Society
National Alliance on Mental Illness (NAMI) Texas