

Rhode Island's Future - Kennedy leads fight to eliminate lifetime caps on health insurance

Written by RIFUTURE

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Just imagine if you're unlucky enough to be in an awful accident or some other medical emergency that requires millions of dollars in surgeries and follow up care. Or imagine you have a rare diseases that requires constant and expensive treatments to keep you alive. You have health insurance so you figure you're covered. But then your health insurance company tells you, "Sorry you've reached your limit, we're not covering you anymore."

It sounds hard to believe but this is perfectly legal under the current system. Many private health insurers set annual and lifetime limits on care, with no additional coverage provided once you've reached the limit. According to a recent [PricewaterhouseCoopers report](#) more than 20 percent of people in employer provided health insurance plans are subject to lifetime limits of \$1 million and another 32 percent are subject to limits of \$2 million or more. An estimated 20,000 - 25,000 people reached their lifetime limits last year alone. Statistics are one thing, but [real life stories like this one](#) provided on Huffington Post show the human impact of these caps:

Fourteen-year-old Brendan Staub of St. Louis County, Mo., may max out his insurance policy before doctors even figure out what's wrong with him. For the past six years, Staub has had frequent seizures because of a strange neurological disorder that doctors cannot diagnose. He receives regular treatment at the Mayo Clinic -- which comes with a \$15,000 price tag every three weeks. If that keeps up, he will reach the \$1.5 million limit on his health insurance policy within two years, reports the [St. Louis Post-Dispatch's Christine Byers](#) . He has already used about \$1.1 million.

As part of health care reform, Congress is working to eliminate the injustice of these lifetime caps. Unfortunately, while the Senate's health care reform bill would eliminate lifetime caps for all new health insurance plans, existing plans would be "grandfathered" and allowed to continue to impose lifetime limits indefinitely. **In contrast, the House bill would eliminate lifetime caps for both new and existing plans in 2010**

It's good to see our very own Representative Patrick Kennedy [pushing Speaker Pelosi](#) and Senate Majority Leader Harry Reid to adopt the House's language eliminating lifetime caps. Rep. Kennedy spearheaded [a "dear colleague" letter](#)

to Pelosi and Reid that was signed by 29 House Democrats, including Rep. Langevin. It reads in part:

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Individuals with chronic diseases and disorders must not be impeded in accessing necessary health care nor should they be impoverished with unreasonable lifetime limits on benefits.

We urge you to include the elimination of lifetime and annual limits for all plans in health care reform legislation, as included in the Affordable Healthcare for America Act.

A [similar letter](#) was signed by 5 Senate Democrats, but unfortunately neither Sen. Reed or Sen. Whitehouse signed on. Now's the time to tell our Senators to fight for the elimination of these unfair health insurance limits. Call Sen. Reed (202-224-4642) and Sen. Whitehouse (202-224-2921) and urge them to weigh in with their leadership to eliminate lifetime coverage caps for both new and existing health insurance plans!