

An Open Letter to the Top 10 Private Health Insurance Companies

April 1, 2020

To the CEOs of:

UnitedHealth

Kaiser Permanente

Anthem Inc.

Humana

CVS/Aetna

Health Care Service Corporation (HCSC)

Centene Corp

Cigna Health

Wellcare

Molina Healthcare Inc.

Cc: America's Health Insurance Plans (AHIP)

Dear colleagues:

We are writing to urge you to commit immediately to waiving all cost-sharing for patients, including all copayments, deductibles and coinsurance, for any and all care associated with preventing, diagnosing, and treating COVID-19 and its symptoms.

A few insurance companies have made such commitments to varying degrees and timeframes. This is a crucial first step. We urge you to fully commit to eliminating all patient cost-sharing for COVID-19 related medical expenses during this pandemic.

A third of Americans report that they or a family member avoided going to the doctor when sick or injured in the past year due to cost, meaning that many Americans put off care rather than risk medical debt and even bankruptcy just to get the care they need.

Forty percent of Americans do not have sufficient savings to pay for even a \$400 emergency, and the average health insurance deductible is between \$1800 and \$6500 per year.

Even once tests are widely available, high out-of-pocket costs mean that even if they test positive for COVID-19, they may not be able to afford necessary treatment, especially hospitalization.

Avoiding treatment due to cost could mean that some Americans wait until they are sicker before seeking treatment. Such delays will lead to needless suffering and potential deaths and might increase the expense of seeking care.

It would be a cruel irony to those you insure – and a public health disaster – if they find that, amid the worst pandemic our country has faced in 100 years, their insurance in fact does not afford them access to the care they need.

We strongly urge you, if you have not already, to waive all patient cost-sharing for coronavirus-related treatment, and request that you reply with your up-to-date policy on cost-sharing for coronavirus-related treatment.

Sincerely,

African American Health Alliance
AIDS Foundation of Chicago
AIDS Healthcare Foundation
AIDS United
America Family Voices
American Federation of Teachers
American Kidney Fund
American Medical Student Association
American Muslim Health Professionals
American-Arab Anti-Discrimination Committee (ADC)
APLA Health
Asian Counseling and Referral Service
Caring Across Generations
Center for LGBTQ Economic Advancement & Research
Center for Popular Democracy
Children's Defense Fund - California
Citizen Action of Wisconsin
Coalition on Human Needs
Congregation of Our Lady of the Good Shepherd, U.S. Provinces
Consumer Action
Debs-Jones-Douglass Institute
Democratic Socialists of America
End AIDS Now
Equality North Carolina
EverThrive Illinois
Faith in Healthcare
Families USA
Georgia Equality
GLMA: Health Professionals Advancing LGBTQ Equality
HealthHIV
HIV + Hepatitis Policy Institute
HIV Dental Alliance
Interfaith Center on Corporate Responsibility
International Association of Machinists & Aerospace Workers
International Federation of Professional and Technical Engineers
Just Care USA
Justice in Aging
League of United Latin American Citizens (LULAC)
MomsRising
Muslim Public Affairs Council (MPAC)
NASTAD
National Advocacy Center of the Sisters of the Good Shepherd
National Alliance on Mental Illness
National Association of Social Workers
National Center for Transgender Equality
National Council of Jewish Women
National Education Association
National Employment Law Project

National Health Care for the Homeless Council
National Health Law Program
National Organization for Women
National Partnership for Women & Families
National WIC Association
National Women's Health Network
National Women's Law Center
NETWORK Lobby for Catholic Social Justice
Oklahoma Policy Institute
Partners for Dignity & Rights
Partnership for America's Children
People's Action
Physicians for a National Health Program
Planned Parenthood Federation of America
Progress America
Progressive Democrats Of America
Public Advocacy for Kids (PAK)
Public Citizen
Right Care Alliance
San Francisco AIDS Foundation
Shriver Center on Poverty Law
Social Security Works
Tennessee Justice Center
Texans Care for Children
The AIDS Institute
The Arc of the United States
The Zero Hour with RJ Eskow
TPAN
Treatment Action Group
Universal Health Care Action Network
Universal Health Care Foundation of Connecticut
We All Rise
Virginia Organizing