

Insurance Commissioner Calls on Congress to Strengthen Health Insurance Consumer Protections

Stabilize the Industry and Ensure Affordability Moving Forward

Harrisburg – Pennsylvania Insurance Commissioner Jessica Altman announced today that the Insurance Department has sent a [letter](#) to Pennsylvania’s Congressional delegation recommending federal actions to help provide stability and affordability to the insurance market for consumers and insurers. The commissioner’s letter identified numerous steps Congress could take that would positively impact Pennsylvania individuals and families struggling to acquire or pay for coverage today and into the future.

“As Pennsylvania and the rest of the country combats COVID-19, we are asking Congress to ensure access to affordable, comprehensive healthcare coverage during this challenging time,” said Altman. “Access to health insurance coverage and therefore to care is crucial in supporting Americans through this health crisis.”

The letter to Congress outlines the potential impact of COVID-19 on premiums increases beyond 2020, as 2021 insurance products are about to be filed with the department. In order to prevent COVID-19 from increasing premiums, the letter recommends the federal government implement a reinsurance program to cover high-cost claims as insurers attempt to forecast for 2021. The department further asks Congress to consider committing to cover the cost of a vaccine or other treatments developed in the future, to help prevent these hypothetical costs from being priced into 2021 premium rates.

The commissioner also requested advance premium tax credit flexibility to account for income fluctuations due to layoffs and the additional unemployment compensation millions of Americans have filed for through their states.

“At year’s end, if a consumer has received more premium tax credit in advance than is due based on their actual financial income, they may have to pay the excess back when they file their taxes,” said Altman. “Forgiving this excess credit, or even further limiting the amount consumers must pay back, would be an added benefit to consumers during these unpredictable times.”

In addition to these recommendations, the department is also asking Congress to consider:

- Addressing the “Family Glitch” in the ACA that prevents families from qualifying for premium tax credits when those tax credits are very much needed.
- Subsidizing COBRA premiums until the end of the current plan year; open a special enrollment period for individuals whose employer coverage plan does not align with marketplace coverage.
- Passing balance billing legislation to protect consumers from surprise medical bills during these uncertain financial times.
- Instituting a special enrollment period for the federal marketplace allowing uninsured Americans an opportunity to purchase comprehensive health coverage.

“Establishing a special enrollment period during this crisis, is the responsible precaution that will not only benefit Pennsylvanians but will contribute greatly to the management of the virus,” said Governor Tom Wolf.

Visit pa.gov for a [“Responding to COVID-19” guide](#) or the Pennsylvania Department of Health’s dedicated [Coronavirus webpage](#) for the most up-to-date information regarding COVID-19.