

Letter to House and Senate Appropriations Committees Regarding CAPs Funding

May 2, 2022

Dear Chairwoman DeLauro, Ranking Member Cole, Chairwoman Murray, and Ranking Member Blunt:

Our organizations are dedicated to improving and protecting the health of all people living in the United States. Together, we collectively represent millions of patients, consumers, [hold for other stakeholders: health care providers, and healthcare advocates...]. We understand that access to, and assistance with, high-quality health coverage is necessary for individuals and families to stay healthy, address their health needs, and flourish economically. Further, as the No Surprises Act is implemented, we know that programs aimed at helping consumers navigate their new rights will be critical to ensuring the law. Therefore, we write to you in strong support of funding for a critically important consumer-focused service, Consumer Assistance Programs (CAPs), in the Fiscal Year 2023 Labor, Health and Human Services, Education, and Related Agencies appropriations bill.

Consumers Struggle to Navigate their Coverage

A multitude of studies and reports support what our constituents know firsthand – that our coverage system is complex and can easily overwhelm patients and consumers. A Kaiser Family Foundation survey of privately insured individuals found that nearly half of enrollees had encountered a problem using their coverage, such as denied claims, network challenges, or eligibility issues that they could not fix themselves. Unfortunately, U.S. patients and families face the highest health insurance administrative barriers, such as claim denials, at the very time that they are sick or injured, and thus least able to understand their options and complete an extensive and time consuming appeals process.

That is why CAPs helping consumers understand and utilize their healthcare coverage are an essential component of ensuring that individuals and families receive the care they need in a timely fashion. This will allow them to focus on their health – not the complexity of our insurance and medical billing system.

CAPs Provide Needed Services to Consumers

CAPs play a vital role for individuals and families who need assistance navigating our system of care as well as work as an individual ombudsman on their behalf. CAPs assist consumers in appealing, resolving, and tracking insurance disputes including surprise medical bills and claims denials. In addition, they also help patients and consumers understand and navigate narrow networks, identify sources of charity care, and resolve issues related to advance premium tax credits. All CAPs help state residents who have private health insurance, including employer-based coverage, union-sponsored plans, and Marketplace plans, and some CAPs can also help state residents enrolled in public coverage.

CAPs provide important resources for educating the public about their health insurance options and assist people navigating transitions in health insurance coverage due to changes in employment status, evolving family configurations, age, and other factors. In addition, CAPs are key to ensuring that the insurance system works for consumers, employers, providers, and payers. They are required to monitor and understand insurance trends and consumer experiences, and periodically report to state and federal regulators. This feedback loop function of CAPs is needed now more than ever. As the No Surprises Act is implemented, CAPs can play an important role in assuring that consumers understand their rights and receive protections against surprise medical bills that Congress intended.

CAPs Offer Strong Return on Investment

CAPs also offer a strong return on investment. For example, in 2019 alone, a CAP operating in the state of Connecticut supported more than 2,300 consumers and generated more than \$6.7 million in savings for consumers facing claim denials. Since 2010, the CAP in New York served 400,000 consumers, saving them over \$100 million. In 2021 alone, the New York CAP had a ROI of over 830% . A report from the U.S. Department of Health and Human Services found that in 2011, CAP programs helped consumers recoup more than \$13.2 million in savings and helped favorably resolve more than 73% of casework requests.

Our organizations understand the difficulty patients and consumers have navigating our system of care. As a result, it is critical that Congress restore robust funding to CAPs for FY23. Furthermore, it will also be important for Congress consider solutions to create a consistent source of support for these essential programs into the future. If you have any questions regarding CAPs or funding for these crucial programs, please contact Matt Marks, Senior Manager of Federal Government Affairs at matthew.marks@lls.org or at 202-630-9198. Thank you for your consideration.

Sincerely,

The Academy of Oncology Nurse & Patient Navigators