

**Congress of the United States**  
**Washington, DC 20515**

November 19, 2013

The Honorable Kathleen Sebelius  
Secretary, U.S. Department of Health and Human Services  
200 Independence Avenue, S.W.  
Washington D.C. 20201

Dear Secretary Sebelius,

In light of the President's announcement that insurance companies will be allowed to retain consumers on their 2013 health plans through 2014, we write to request that you use the full extent of your authority to require additional disclosure by the insurers to our constituents who received cancellation letters regarding their plans.

Many of our constituents who purchase individual insurance plans received cancellation letters from their insurance companies without any detail explaining why their current plans were changing or what the full extent of their options were. We are very concerned about this lack of explanation, and therefore ask that you require that insurers promptly provide an additional letter to each of our constituents who received a cancellation letter. Specifically, this letter should include:

- (1) a clear explanation that as a result of President Obama's announcement, insurance companies will be allowed to offer these plans to consumers in 2014;
- (2) an indication of whether the insurer will reoffer the consumer their same 2013 plan in 2014 at the same price, and if not, a clear explanation that any price increase or cancellation is the result of a business decision by the insurance carrier rather than a requirement of the Affordable Care Act (ACA);
- (3) an explanation of why the current plan was not initially renewed, including
  - a) any terms of coverage that did not meet ACA requirements;
  - b) any uncovered medical conditions that did not meet ACA requirements;
  - c) in the case that the existing coverage met ACA requirements, a reiteration that the non-renewal was purely a business decision by the insurance carrier; and
- (4) information outlining what insurance options are available, including phone number and Web addresses for obtaining assistance in the insurance marketplaces.

Additionally, many of the cancellation letters inform policyholders that they will automatically be enrolled in a different policy if no action is taken by December 1, 2013. Given the President's proposal, we believe this timeline should be extended until March 31, 2014, as the current deadline does not provide adequate time for policyholders to survey the options available to them. This extended timeframe will allow consumers to access the insurance marketplaces and review all options available to them before they are required to make any decisions regarding their insurance coverage for 2014, as well as allowing insurance carriers adequate time to restart discontinued coverage options.

Thank you for your dedication to providing consumers with accurate information about their insurance options. We look forward to continuing to work with you on the implementation of the Affordable Care Act.

Sincerely,

Bill Foster

Matthew A. Casey

William E. Mart

Paul J. King

[Signature]

Steven Horsford

Brian C. P. King

Allen J. S. King

Patrick Murphy

Elizabeth H. Esty

Carol Shea-Power

Ann E. L. King

Tim Ryan

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SP

Carolyn McCarthy

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Wine Fitts

**List of Signers**

Congressman Bill Foster  
Congressman Robert A. Brady  
Congressman Jim Himes  
Congresswoman Dina Titus  
Congressman Gerald Connolly  
Congresswoman Elizabeth Esty  
Congresswoman Allyson Schwartz  
Congressman Raul Ruiz  
Congressman Steven Horsford  
Congressman Matt Cartwright  
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