

## **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