



April 8, 2020

The Honorable Don Harmon  
President  
Illinois Senate  
327 Capitol Building  
Springfield, IL 62706

Dear President Harmon:

On behalf of the Illinois Chamber of Commerce and the Illinois Life and Health Insurance Council, we thank you for your continued leadership during this challenging public health environment. As associations that represent the employer community and health insurance industry in Illinois, we know firsthand the importance of collaboration between government officials, health care providers and insurers in this challenging time.

Our member companies have proactively implemented a number of changes to ensure those impacted by COVID-19, either directly or indirectly, have access to the care and the coverage they need during this extraordinary time, as well as ensure that the industry is doing its part to help limit the spread of the virus.

Some of the ways in which the industry has proactively sought to overcome barriers for their members include:

- Eliminating cost-sharing for COVID-19 testing and treatment;
- Waiving prior authorization for those seeking testing and treatment of COVID-19;
- Waiving cost-sharing for telehealth services, including expanding access to treatments and services via telehealth;
- Working with providers in high-impact areas to simplify and accelerate the discharge and transfer of patients from hospitals to the safest, most clinically-appropriate post-acute setting of care; and
- Working with consumers to provide premium payment flexibility to ensure they do not lose coverage if they are impacted financially by the public health crisis.

The insurance industry's number one priority has been to partner with the community they serve, our public health officials, and our providers to tackle the public health crisis. The impact of this crisis, however, will undoubtedly have significant long-term effects across virtually every sector of our economy, including the insurance industry.

The National Association of Insurance Commissioners (NAIC), including our Department of Insurance, has recently engaged all members of the industry – health, life, and property & casualty – to collect data and information that will help us understand the overall operational and financial impact of COVID-19 on the industry. This information will also help inform regulatory and legislative measures that may need to be taken in the near future to mitigate any ripple effects to consumers.

As you consider high-priority legislation for the end of regular-scheduled session, please consider us as a resource for health insurance-related issues that may emerge during your discussions. The measures taken by the industry, including those that have been reinforced by the Pritzker Administration, are unique to the environment and challenges we currently face. Legislative measures that attempt to codify these provisions permanently may result in potentially significant unanticipated costs for consumers and the state of Illinois, including higher premiums, conflict with federal tax provisions related to health savings accounts, and increased liability to taxpayers who may be required by the federal government under the Affordable Care Act to pay for new state-imposed health insurance mandates.

We would therefore urge caution with respect to legislative action on health insurance mandates without first understanding the long-term implication. Again, we stand ready to provide information and feedback on these issues as legislative discussions move forward.

We greatly appreciate the leadership of Governor Pritzker and the legislative caucuses, and we will continue to do everything in our power to assist during this challenging time. Please do not hesitate to contact Laura Minzer at 217-836-1693 or Aaron Winters at 847-334-6411 should you have any additional questions.

Sincerely,



Aaron Winters  
Illinois Chamber of Commerce Healthcare Council



Laura Minzer  
Illinois Life and Health Insurance Council