



June 8, 2023

House Committee on Insurance and Financial Services
Room 521, House Office Building
201 Townsend Street
Lansing, MI 48933

Re: HB 4623

Chair Carter and Honorable Members of the House Committee on Insurance and Financial Services,

Thank you for the opportunity to express our support of House Bill 4623, which will protect people's access to Essential Health Benefits and free preventive services. United States of Care is a non-partisan, non-profit organization working to ensure everyone has access to quality, affordable health care, regardless of health status, social need, or income. We work in states across the country to develop pragmatic policy solutions that meet the needs of people and have been engaged in efforts that expand access to coverage and improve affordability in a multitude of ways. We appreciate the committee prioritizing access to care by hearing this and other ACA codification bills, all of which we support and have provided written testimony on. We are particularly interested in HB 4623 because of its inclusion to protect access to preventive services, which we see as an important provision to ensure access to high value care while reducing out of pocket spending.

HB 4623 puts the requirement for plans to provide certain categories of services, including certain free preventive services, into Michigan statute. By doing this, people will continue to be able to access the services and benefits they currently do, while also having the peace of mind in knowing that their coverage is protected.

This bill will require plans to provide coverage that meets certain standards and covers services within ten categories of services, known as the ten Essential Health Benefits, or EHB. As part of EHB requirements, plans have to cover things like maternity care, emergency services, mental health and substance use disorder services. These protections are critical. [For example](#), before the ACA, 62 percent of people enrolled in the individual market had no coverage for maternal care and 34 percent of individual market enrollees had no substance use disorder coverage.

This bill also protects access to no-cost preventive services recommended by medical experts, which is one of the core pillars of the ACA. Preventive services are an important tool for detecting illness early, improving health outcomes and keeping health care costs low for people. By identifying health issues early, medical professionals are able to address acute conditions quickly, or manage chronic conditions more effectively, avoiding unnecessary emergency room visits and eliminating expensive in-patient hospital stays. Requiring access to free preventive services also ensures that [most popular](#) components of the ACA remain intact. Nearly [4.7 million](#)

[people](#) in Michigan overall, including 1.2 million children, receiving cost-free preventive services in 2020 alone. With a hearing just this week about whether preventive services should be required to be offered as the case moves through the appeals process, it is commendable that Michigan lawmakers are taking such swift and bold action to continue existing requirements at the state level.

We know that people's concerns about possible costs keep them from getting preventive services and that [87% of people support](#) eliminating out-of-pockets costs for basic health care services. We also know that nearly [half of all people](#) report not being willing to pay for some of the most common preventive services, such as HIV screenings or tobacco cessation, if there were a cost. And [research](#) shows that introducing some form of cost-sharing for PrEP--which has been highly effective at preventing HIV-- could increase HIV infections nationwide by 2,000 a year. These changes to coverage will likely have a disproportionate impact on communities of color, low income people, and the LGBTQ community, [further limiting](#) these populations' access to essential preventive services and reversing progress made towards [reducing health disparities](#).

Federal law includes protections for *all* no-cost preventive services, and we recommend this clarification be made in HB 4623. This clarification would protect services specific to women, infants, and children as well as vaccinations recommended by the CDC, in addition to the recommendations for adults made by the United States Preventive Service Task Force. Recently, several states have taken action to further enshrine protection, including [Colorado](#), [New Mexico](#), and [New York](#). Michigan has an opportunity to join these states, so people are able to continue accessing the services they need to keep themselves and their families healthy without worrying about how to pay for it, so we urge the committee to vote in favor of advancing this bill.

We thank the committee for your commitment to ensuring Michigan preserves the historic gains in health insurance coverage and affordability for working families that the ACA provides. We urge the committee to vote in favor of advancing this and other ACA codification bills. Please consider the experts at USofCare a resource; if you have any questions regarding our comments please don't hesitate to reach out.

Sincerely,

Liz Hagan
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