



September 11, 2023

Daniel Werfel, Commissioner
Internal Revenue Service, Department of the Treasury

Lisa Gomez, Assistant Secretary of Labor for Employee Benefits Security
Employee Benefits Security Administration, Department of Labor

Chiquita Brooks-LaSure, Administrator
Centers for Medicare & Medicaid Services, Department of Health and Human Services
Attention: CMS-9904-P, P.O. Box 8010, Baltimore, MD 21244-8010.

Submitted via [regulations.gov](https://www.regulations.gov).

RE: Short-Term, Limited-Duration Insurance; Independent, Noncoordinated Excepted Benefits Coverage; Level-Funded Plan Arrangements; and Tax Treatment of Certain Accident and Health Insurance

Dear Commissioner Werfel, Assistant Secretary Gomez, & Administrator Brooks-LaSure,

United States of Care (USofCare) is pleased to submit comments in support of the proposed rule by the Internal Revenue Service (IRS), Employee Benefits Security Administration (EBSA), and Centers for Medicare & Medicaid Services (CMS) entitled “Short-Term, Limited-Duration Insurance; Independent, Noncoordinated Excepted Benefits Coverage; Level-Funded Plan Arrangements; and Tax Treatment of Certain Accident and Health Insurance.”

[USofCare](#) is a nonpartisan nonprofit working to ensure everyone has access to quality, affordable health care regardless of health status, social need, or income. We drive change at the state and federal level in partnership with everyday people, business leaders, health care innovators, fellow advocates, and policymakers. Together, we advocate for new solutions to tackle our shared health care challenges — [solutions](#) that people of every demographic tell us will bring them peace of mind and make a positive impact on their lives. Through [our work](#) in states, we are able to identify [unique perspectives](#) from people on the ground to amplify on both the state and federal levels. Where possible, we uplift the voices of real people engaging with the health care system at the patient level whose perspectives have shaped our advocacy work.

USofCare strongly supports the proposed rule and applauds CMS for taking much-needed action to ensure people benefit from the quality, affordable health care [we know](#) they want and deserve. The proposed rule adds critical consumer protections in a market that [all-too-often](#) leads people to enroll in plans that aren’t comprehensive and fail to cover what they expect or need, putting their financial health and wellbeing at risk. This rule will ensure that people understand the type of coverage that they would be enrolling in, the limitations their plan has, and protect against [concerning tactics](#) previously used by these plans to gain enrollment. It will also [protect the risk pool](#) for the ACA marketplaces, because younger, healthier people will be less likely to enroll in these limited plans.

If finalized, this rule will build towards our mission of ensuring that everyone can access high-quality, affordable, personalizable, and understandable health care,

and we thank CMS for taking these critical steps. Please reach out to Liz Hagan at LHagan@usofcare.org with any questions.

Sincerely,

A handwritten signature in black ink that reads "Lisa Hunter". The signature is written in a cursive, slightly slanted style.

Lisa Hunter (she/her)

Senior Director for Policy & External Affairs
United States of Care