

BAD MEDICINE OPPOSE S. 1955

Position: The National Multiple Sclerosis Society, representing the 400,000 Americans with Multiple Sclerosis (MS) and their families, is committed to the mission of ending the devastating effects of MS. **After careful analysis, we urge the Senate to oppose the Health Insurance Marketplace Modernization and Affordability Act of 2005 (S. 1955).**

Issue: The intent of S. 1955 is to reduce the number of uninsured workers in the United States by making health insurance coverage more affordable to small business employers. However, the National MS Society is concerned with the following elements of S. 1955:

- **It may result in employers offering plans with inadequate coverage.** S. 1955 could preempt over 1000 laws in 46 states, leaving insurers free to offer policies that exclude certain mandated benefits, such as access to physical and occupational therapists; screenings for cancer; emergency services; well-child care and immunizations; and mental health treatments.
- **This bill could eliminate important existing state health insurance protections and regulations.** S. 1955 could preempt basic tools of state insurance regulation including the authority to establish standards for prompt claims payments and the right to conduct audits.
- **It could prevent states from limiting how much insurers can charge small businesses that have employees with higher health costs.** This would undermine the purpose of insurance – to spread risk over the largest possible pool. States that have laws to prohibit discriminatory pricing based on age, gender, geography and business size would be unable to enforce these laws.
- **It may result in employers offering plans where the high co-payments and deductibles become insurmountable barriers to those with greater health care needs.**

The Society recognizes that changes may be needed in the current health insurance system but this legislation poses too many risks for those persons with chronic illnesses who must have access to adequate health insurance. **Therefore, the National MS Society opposes S. 1955.**