

Centers for Medicare and Medicaid Services

ID: LFG-2018-0018

Department of Health and Human Services

P.O Box# 8010

Baltimore, MD, 21244

Sent via: Mail

April 23rd, 2018

Re: CMS-9924-P, Docket Number

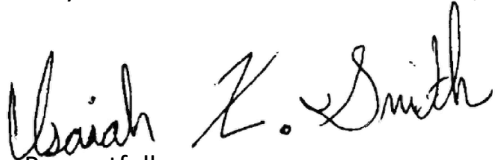
Dear Department of Health and Human Services,

I would like to say that as far as this agenda item is concerned, I am in opposition to this proposed extension of short-term insurance plans. I am in opposition to this because I believe that many individuals that have pre-existing health conditions would be disproportionately harmed by their not being any type of rule, regulation or policy that requires short term insurance plans to adhere to important standards, such as essential health benefit categories. When using individuals that have cystic fibrosis as an example, the current proposed short-term insurance plans will allow insurance companies to deny coverage or charge individuals higher premiums that have that type of pre-existing condition. There are concerns from members of the general public that expanding access to short-term insurance plans could and would cause premiums in the marketplace to increase as young and healthier individuals choose to enroll in short-term plans. I believe that allowing short-term insurance plans to proliferate, would in fact force individuals that have serious chronic conditions, into a smaller, sicker market to obtain coverage that they need to manage for their health.

Some individuals in our world believe that cystic fibrosis is an incurable disease. While it may be true that there is no known current cure that will treat that serious disease, I believe that a cure to this type of disease and other physical body diseases and injuries will be established once scientists are able to copy the genetics of the Axolotl creature and to then successfully implant those genetics into individuals. The Axolotl creature is able to regrow its heart, its brain, limbs and other body parts. If an Axolotl's spinal cord is crushed, it can regrow its spinal cord back again. I believe that once scientists are able to copy and to implant the genetics of the Axolotl creature into individuals, after intense analysis and studying is conducted and completed into the creature, I believe that this move be able to save the lives of people and that serious and life threatening diseases, physical impairments that some individuals in our world have and broken body parents being cured and being healed will be a reality in our world.

In conclusion, I would like the United States Department of Health and Human Services to know that I am in opposition to the proposed extension of short-term insurance plans. As many members of the public have expressed their concerns as to this issue, including individuals that have serious health issues, I am hoping that the United States Department of Health and Human Services will be in opposition of short-term insurance plans, especially when it applies to those that have serious pre-existing health care issues where their pre-existing health conditions could hurt their access to obtaining proper, adequate, sufficient, and affordable health care services that will benefit the specific needs that an individual has. While the people have voiced their concerns on this issue, I am hoping that the United States Department of Health and Human Services will listen the voices of the people, especially when it

concerns individuals that could or would be forced on a short-term health care insurance policy when they have a serious medical condition, in which could or would create harm to that individual.


Respectfully,

Isaiah X. Smith¹

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