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# Congress of the United States

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September 30, 2010

Ms. Beth Andersen  
President of West Region  
Aetna Health of California  
2625 Shadelands Drive  
Walnut Creek, CA 94598

Dear Ms. Andersen:

We are writing to strongly urge you to reconsider the unfortunate decision by your company that was widely reported in the media to suspend the sale of child-only health insurance policies in California. We ask that you continue to make these policies available for families who seek this form of coverage for their children. By exiting the child-only health insurance market, you reinforce a public perception that some health insurance companies are more interested in denying than providing coverage. Further, your irresponsible action places an unfair burden onto those more responsible insurance carriers that remain available for families in California seeking child-only policies.

While child-only policies are only a small piece of the overall market, these policies are a critical source of coverage for those families who do not have alternative access to health insurance coverage for their children. Based on data from the California Health Interview Survey, there are as many as 100,000 children in California for whom child-only insurance plans are an important potential source of coverage. These children are not eligible for Medi-Cal or Healthy Families, and they do not receive coverage as dependents under their parents' employer-sponsored health insurance. By excluding them, your company creates a barrier to care that jeopardizes these children's health.

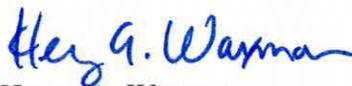
According to media reports, you are basing your decision to discontinue coverage on the requirement in the health reform law that prohibits insurance companies from excluding children with pre-existing conditions from coverage. The Department of Health and Human Services worked closely with your industry to craft an approach that would work for you. In July, the Department issued guidance clarifying that plans would not be violating the new rules if they

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allowed children to enroll in insurance only during a specified open enrollment period to help limit instances of parents enrolling their children in a policy only when they became ill or needed treatment. Last week, Secretary Sebelius reiterated in a letter to America's Health Insurance Plans the Department's willingness to work with the industry to help insurers fulfill the commitment the industry made in March to ensure that families are able to obtain coverage for children with pre-existing conditions.

As Members of the Committee on Energy and Commerce who worked to secure enactment of the many important consumer protections in the Affordable Care Act, including assuring coverage this year for children with preexisting conditions, we are frankly dismayed by your decision to stop selling children-only policies in our State. Other insurers offering child-only coverage in California have determined they can live with these arrangements. We believe you should come to the same conclusion. We urge you in the strongest possible terms to take the responsible path and reverse your decision.

Sincerely,



Henry A. Waxman  
Chairman  
Committee on Energy and Commerce



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