

April 7, 2023

The Honorable Lois Kolkhorst  
Chair, Senate Health & Human Services Committee  
PO Box 12068  
Capitol Station  
Austin, TX 78711

Dear Chairwoman Kolkhorst:

We are writing to advocate on behalf of the rare disease community and urge you to **support SB 1790 and hold a hearing on the bill.**

Medigap is supplemental insurance offered by private companies, which helps patients afford significant out-of-pocket expenses associated with their traditional Medicare plans, such as deductibles, co-payments and co-insurance. Without Medigap coverage, many patients are faced with exorbitant cost-sharing due to Medicare Part B only covering 80% of outpatient and physician services, leaving patients having to pay the remaining 20% co-insurance that is not subject to an out-of-pocket maximum.

Currently, there is no federal law that protects access and affordability to Medigap plans for Medicare beneficiaries under the age of 65, which has a disproportionate and devastating impact on ALS and rare disease patients from receiving the care they need. Therefore, it is the responsibility of states to regulate access and affordability of Medigap plans for Medicare beneficiaries under 65.

SB 1790 would ensure more affordable access to Medigap plans for eligible individuals under the age of 65 by requiring companies offering Medigap plans to Medicare beneficiaries 65 and older to offer the same coverage and premiums to qualifying beneficiaries under age 65. We would also note for your consideration that individuals on Medicare under 65 without affordable access to Medigap are more likely to rely on Medicaid for secondary coverage, increasing state costs.

It is critical for rare disease patients who are Medicare beneficiaries due to ALS or qualifying disability to have access to timely treatment, which can allow for them to have more comfortable, independent, and longer lives. **SB 1790** will allow Texas' most vulnerable patients to choose from a variety of Medigap plans at non-discriminatory pricing, thus helping them find the best plan that addresses their individual needs in an affordable manner. We ask that you please support this important legislation.

Thank you.

