



November 10, 2016

The Honorable Jim McDermott  
United States House of Representatives  
Washington, DC 20515

Dear Congressman McDermott:

On behalf of the Medicare Rights Center (Medicare Rights), I am writing to express support for the *Medigap Consumer Protection Act of 2016* (H.R.6265). Medicare Rights is a national, nonprofit organization that works to ensure access to affordable health care for older adults and people with disabilities through counseling and advocacy, educational programs, and public policy initiatives. Our organization provides services and resources to over two million people with Medicare, family caregivers, and professionals annually.

H.R. 6265 would expand access to Medicare supplemental insurance (Medigap) for those who currently face large and unpredictable out-of-pocket health care costs. Currently, people with Medicare under age 65 have no federally protected right to purchase a Medigap policy. Those over age 65 have only limited options to buy a Medigap policy, and we often hear from older adults who unknowingly—and regrettably—missed their opportunity to do so. Under current law, these narrow rights to select a Medigap plan leave all people with Medicare with limited coverage choices.

H.R. 6265 would also eliminate “attained-age” pricing for Medigap plans—a scheme by which the premium can increase, sometimes dramatically, as a person ages, regardless of how long a beneficiary has held the policy. In addition, the bill would substantially enhance information made available on Plan Finder, the federal government’s web-based tool designed to facilitate comparison shopping, to better enable people to evaluate Medigap options alongside their other Medicare coverage choices.

In sum, H.R. 6265 makes many overdue and critical improvements to the Medigap market to ensure that all people with Medicare retain access to the coverage choice that best meets their health and financial needs. For these reasons, we support H.R. 6265. We look forward to working with you to advance this bill and to otherwise strengthen Medicare for today’s beneficiaries and for future generations.

If you have questions, please contact Stacy Sanders, Federal Policy Director, at [ssanders@medicarerights.org](mailto:ssanders@medicarerights.org) or 202-637-0961. Thank you.

Sincerely,

A handwritten signature in black ink, appearing to read "Joe Baker". The signature is fluid and cursive, with a large loop on the first letter "J".

Joe Baker  
President  
Medicare Rights Center

CC: The Honorable Sander Levin, U.S. House of Representatives  
The Honorable John Conyers, U.S. House of Representatives