

Aetna
151 Farmington Ave.
Hartford, CT 06156

Centene
7711 Carondelet Ave.
Saint Louis, MO 63105

Medical Mutual
2060 East Ninth St.
Cleveland, OH 44115

Amerigroup
4425 Corporation Ln.
Virginia Beach, VA
23462

Coventry Health Care
6705 Rockledge Dr.
Bethesda, MD 20817

MultiPlan/PHCS
115 5th Ave
New York, NY 10003

Aultcare
2600 6th St. SW
Canton, OH 44710

Humana Inc.
500 W Main Street
Louisville, KY 40202

UnitedHealth Group
9900 Bren Road East
Minnetonka, MN
55343

Blue Cross Blue Shield
1310 G Street, N.W.
Washington, DC
20005

Health Net
21650 Oxnard Street
Woodland Hills, CA
91367

Universal American
6 International Dr.
Suite 190
Rye Brook, NY 10573

Cigna
Two Liberty Pl.
Philadelphia, PA
19192

Kaiser Permanente
1 Kaiser Plaza 6th Fl.
Oakland, CA 94612

*WellPoint/Anthem
BCBS*
120 Monument Circle
Indianapolis, IN
46204

Dear Insurance Companies:

This week, several large insurance carriers agreed to work with the Secretary of Health and Human Services, young Americans and parents across the country, to ensure that many 2010 graduates do not face gaps in insurance coverage this summer.

By keeping students who are currently enrolled on their parents' plans covered post-graduation, these carriers - UnitedHealth, WellPoint, Kaiser Permanente, Blue Cross Blue Shield and Humana - are helping to speed the benefits of health care reform for millions of Americans. On behalf of millions of young Americans and their parents, **we thank these carriers for their initial steps and urge other major insurance companies to implement similar policies. We also urge all carriers to go even further to prevent the gap in coverage after graduation.** Young adults are not invincible and we cannot afford to lose insurance simply because we graduate.

The decision by these major insurers is important because though the new health care reform law extends dependent coverage until age 26, the provision will not take effect until September. With 67% of college students on their parents' plans, removing young adults from coverage after graduation only to take them back several months later would be both cruel and inefficient. In contrast, implementing full dependent coverage expansion immediately would be a win-win for young adults and the insurance companies.

As graduation day approaches in late May, we urge other members of the insurance industry to work with HHS to take similar measures. However, the measures announced do not apply to the 7% of students enrolled in student health plans who may want to switch back onto their parents' plan post-graduation. Therefore, we also urge all carriers

to allow individuals currently on their student health insurance to immediately enroll on their parent's insurance post-graduation, so that no one experiences a drop in coverage. As you know, it is quite common for young adults to experience a gap period after graduation where they go uninsured for months at a time. The new law will help to close that gap, but we encourage you to take steps now to mitigate the problem this summer.

In the same vein, it is vital to make sure non-college youth who would age out of their parents' plans between now and September be allowed to stay on their parents' insurance. For example, a non-student who turns 19 in May would lose eligibility for their parents' plan in many states, and be forced to buy expensive temporary coverage until the dependent coverage extension starts in September. Finally, we also encourage carriers to work with HHS to implement rules creating a special enrollment period once the extension goes into effect, allowing all young adults up to age 26 to immediately enroll on their parents' plan in September rather than having to wait for the next open enrollment period.

The extension of dependent coverage to the age of 26 is one of several provisions that positively impacts young Americans; this provision alone will provide coverage to more than 2 million uninsured young adults. Taken together, the provisions in the health care reform law will guarantee that millions more young adults have access to quality, affordable insurance. We look forward to working with you to implement this important reform bill quickly and effectively, to ensure that the health needs of young Americans are met.

Sincerely,