

EXHIBIT 15



October 31, 2019

Edward J. Ramtowski
Deputy Assistant Secretary, Visa Services
U.S. State Department
Bureau of Consular Affairs
600 19th Street, NW
Washington, DC 20036

Department of State Desk Officer
Office of Information and Regulatory Affairs
Office of Management and Budget
725 17th Street, NW
Washington, DC 20503

Via www.regulations.gov

Title of Information Collection: Immigrant Health Insurance Coverage

Docket Number: DOS-2019-0039

Form Number: DS-5541

Dear Mr. Ramtowski:

We write to provide comment on the State Department's "Notice of Information Collection Under OMB Emergency Review: Immigrant Health Insurance Coverage."

We understand Presidential Proclamation 9945 allows consular officers to investigate whether an applicant for an immigrant visa would be considered a "burden" if they are not covered by approved health insurance within 30 days of their arrival unless they have the financial resources available to pay for reasonably foreseeable medical costs.

We are concerned about how this new requirement would impact individuals using Minnesota's marketplace. Specifically, MNsure is concerned that this Proclamation encourages underinsurance among newly arrived immigrants, promotes an atmosphere of consumer fear and confusion, and discourages individuals from seeking the insurance coverage and health care they need.

As a state-based health insurance exchange, MNsure acts as the streamlined, single front door for Minnesotans to apply for health insurance, including public health programs administered by the state, and private health insurance managed by private insurance companies.





As written, the Proclamation categorizes approved coverage options that only provide very limited benefits, and in some cases allow exclusions based on preexisting conditions. This means that many individuals may not have access to insurance coverage or may end up with insufficient coverage and thus “underinsured,” which could impose a substantial burden on Minnesota’s healthcare system. Simply put, the Proclamation encourages underinsurance among newly arrived immigrants and potentially dissuades individuals and families who are eligible to receive tax credits from applying through MNsure.

Further, the Proclamation undermines the legislative intent of the Affordable Care Act. Specifically, Congress expressly intended to ensure that a minimum level of insurance coverage is available to all legal immigrants and citizens. However, under the Proclamation, several of the types of plans that qualify as approved coverage only provide very limited benefits and/or allow exclusions based on preexisting conditions. The Proclamation will reduce immigrants’ access to the insurance coverage and health care they need, as anticipated by Congress when enacting the ACA. The Proclamation seems to disregard the fact that lawful permanent residents who meet the requirements set forth in Federal and State law are allowed to apply for coverage under the ACA, including those entering on immigrant visas.

In particular, MNsure is concerned that the Proclamation will discourage individuals and families from applying for comprehensive private program health care coverage altogether, as the proclamation excludes refundable tax credit benefits and assistance that Congress has specifically and explicitly stated immigrants in the United States are legally entitled to receive. Treating a tax credit that is intended to reduce the tax burden of individuals who purchase individual market insurance as a penalizable benefit undermines the intent of the ACA to improve insurance affordability.

We urge that you not implement a policy that will confuse and discourage consumers (including new immigrants) from applying for tax credits that enable them to purchase health insurance coverage. This policy would disempower our market and our consumers and could cause significant economic ripple effects for all Minnesotans if the uninsured rate increases. This policy will reduce access to comprehensive health care and put individuals’ future health at risk.

For these reasons, we urge you to withdraw and reconsider this policy, and we request that reasonable time be provided for public analysis and comment on any subsequent related proposal.

Thank you for your consideration of our comment.

Sincerely,

A handwritten signature in blue ink that reads "Nate Clark".

Nate Clark
CEO

