

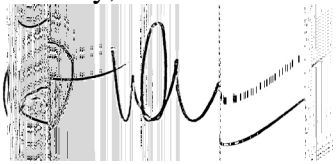
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Inclusion of Accident Only, Specified Disease and Hospital/Other Indemnity Products

Lastly, during the discussion on October 9, stakeholders discussed how best to categorize accident only, specified disease, and other indemnity products across coverage types (Individual, Association, and Employer Group). AHIP respectfully asserts that currently these coverage types for Employer Groups do not cause confusion among customers. Supplemental benefits are sold to Employer Groups via brokers advocating for the Employer Groups' best interest, and the coverage is then presented to employees during open enrollment periods where they can ask questions and work with employee benefits professionals to understand the products being offered.

Thank you again for your consideration. Any questions on our responses should be directed to Owen Urech, Senior Policy Advisor at ourech@ahip.org.

Sincerely,

A handwritten signature in black ink, appearing to read 'Owen Urech', is written over a background of a faint, light gray grid pattern.

Owen Urech
Senior Policy Advisor, Product Policy