General Comment

I understand that proposed rule for the Summary of Benefits Coverage and Uniform Glossary will require health insurance plans to provide coverage examples for three health conditions: having a baby, managing breast cancer, and diabetes.

Although these are referred to as "common" health conditions, they are hardly the most common conditions and -- to put it bluntly -- are examples of gender discrimination. Two of these conditions -- having a baby and managing breast cancer -- have the possibility of applying only to women (though a small number of men do get breast cancer, this number is negligible). In addition, the number of those women who have a baby is only a small subset of all women.

Certainly a form of cancer that applies to both men and women would have been a better choice to include as an example than breast cancer. Also, wouldn't a condition that affects a larger portion of the population -- such as cardiovascular disease -- be a better choice than "having a baby"?

I strongly urge the that the Department reconsider these "common" examples and select conditions that are more widely applicable to a greater portion of the population, so that the public health benefit of educating consumers will be maximized.