



17 Patient groups say proposed rule on short-term insurance plans could leave patients with fewer protections, inadequate coverage

WASHINGTON, D.C., February 20, 2018 — *A group of 17 patient and consumer groups issued the following statement on a proposed rule released today by the U.S. Departments of Labor, Treasury, and Health and Human Services that would expand the use of “short-term limited duration” insurance plans:*

“The proposed rule released today would permit insurance companies to offer substandard insurance policies to millions of Americans. As drafted, the rule could result in the proliferation of lower-premium plans, known as “short-term limited duration” plans that could exclude coverage for critically important health care services, charge individuals with pre-existing health conditions higher rates, increase deductibles, and place strict limits on benefits.

These lower-premium plans are designed to draw younger and healthier individuals away from the individual marketplace – leaving them with inadequate coverage if they become ill or injured. Older and less healthy individuals that remain in more comprehensive plans will likely see their insurance premiums increase dramatically, making it even more challenging to secure the care they need and deserve. It will also create confusion for the American public about which types of plans will cover the services they need – creating an opportunity for consumers to purchase plans that would leave them unknowingly underinsured.

As organizations committed to ensuring that coverage remains affordable, accessible, and adequate for all Americans, we cannot support this proposal.

In combination with other recent steps such as the repeal of the individual mandate repeal, the decision to cut the open enrollment period in half, and funding cuts to outreach and advertising, this proposal will have a devastating impact on Americans struggling with chronic and serious conditions.

Our organizations will review and formally comment upon the proposed rule in detail and urge the Administration and its agencies to prioritize the affordability of health care for all Americans.”

American Cancer Society
Cancer Action Network
American Heart Association
American Liver Foundation
American Lung Association
Arthritis Foundation
Consumers Union
Crohn's & Colitis Foundation
Cystic Fibrosis Foundation
Epilepsy Foundation
Leukemia and Lymphoma Society
Lutheran Services in America
March of Dimes
National Health Council
National MS Society
National Organization for Rare Disorders
United way World Wide
Volunteers of America

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