National Coalition for Cancer Survivorship

Short-Term Health Plans: What You Need To Know And What You Can Do

April 12, 2018
3:00pm-4:00pm EDT
Today’s Presenters

Shelley Fuld Nasso, MPP
NCCS CEO

JoAnn Volk, MA
Senior Research Professor at the Georgetown Center on Health Insurance Reform

Lindsay Houff, MPP
NCCS Public Policy Manager
ATTEMPTS TO REPEAL AND REPLACE ACA

• In 2017, Congress considered a number of different bills that were aimed at “repealing and replacing” the Affordable Care Act (ACA). No comprehensive repeal of ACA was approved.

• Frustrated with the failure of Congress to repeal the ACA, President Trump signaled his intention to attempt to eliminate the ACA by regulatory action.

• On October 12, 2017, President Trump signed an Executive Order that he described as “starting the repeal and replace process” related to the ACA, and directed HHS and Treasury Department to expand association health plans; short-term, limited-duration plans; and health savings accounts.
OVERVIEW OF THE SHORT-TERM LIMITED-DURATION PROPOSED RULE AND WHAT IT MEAN FOR PATIENT PROTECTIONS?

JoAnn Volk, MA
Senior Research Professor
at the Georgetown Center
on Health Insurance Reform

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On February 21, 2018, the three departments published proposed regulations that would loosen the rules for short-term, limited-duration insurance plans.

Short-term limited-duration plans do not have to comply with the ACA’s patient protections, including:

- No protections against pre-existing condition exclusions
- No guaranteed issue provisions
- Limited cost-sharing protections
- No essential health benefit protections (no assurance of prescription drug coverage, maternity coverage, or other critical benefits)
HOW IT IMPACTS PATIENTS

• The barebones policies permitted under the short-term, limited-duration proposal would be inadequate for those with cancer.

• Nonetheless, they might be chosen by individuals who were healthy on the day of plan purchase and who later were diagnosed with cancer. These individuals would suffer from the limited coverage of the barebones plans.

• If young and healthy Americans choose the short-term, limited-duration plans, the remaining individual market will become more expensive for cancer patients who rely on it, and their insurance options will become more limited.
WHAT YOU CAN DO

The Administrative Procedure Act governs the federal regulatory process and details the steps of issuing regulations, soliciting public feedback, evaluating public comments, and finalizing regulations.

Proposed regulations may be significantly revised and may even be rescinded, depending on public input and further agency analysis.
ACT NOW!

- The proposed rule is open for public comment until April 23, 2018.

- Although the Trump Administration has expressed a strong commitment to moving forward with short-term, limited-duration plans, the departments are required to review public comments on the proposal.

- We are urging cancer advocates to participate in the rulemaking process by submitting comments that explain the potential impact of the proposed rule on people with cancer.
ACT NOW!

• You can help by submitting comments on Regulations.gov
• We have draft comments posted on our website at:

Draft comments for electronic submission

Dear Secretary Azar:

I am writing on behalf of people with cancer to urge that you rescind the proposed rule related to short-term insurance that would expand the availability of barebones insurance plans. These plans would not be required to meet important standards like guaranteed issue, pre-existing condition exclusion protections, or essential health benefits.

Because these plans will be required to meet few consumer standards, they will be inadequate for people who need insurance coverage for their cancer care. In fact, cancer survivors probably could not qualify for these plans because of medical underwriting requirements. Healthy individuals who purchase short-term plans and then are diagnosed with cancer will find the insurance coverage entirely inadequate.

The damage that the plans can cause does not end there. Because the barebones plans may attract young and healthy individuals, the risk pool for the individual market will be older and sicker individuals. The price of insurance in the individual market will go up and choices will go down. People with cancer and cancer survivors who rely on the individual market for insurance will find adequate and affordable insurance beyond their reach.
HOW TO COMMENT ON THE PROPOSED RULE

1. Go to the Federal Registrar website at www.regulations.gov and search for the regulation by entering “CMS-9924-P”
2. Click “Comment Now!” beside the Short-Term, Limited-Duration option
3. Write your comments in the provided text box.

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4. Fill out the information below the comment box and unclick the third party box.
5. Review your comments and information, click box that you agree and understand statement above, then click submit. You will then receive a tracking number and option to email a receipt to yourself.
4. Fill out the information below the comment box and unclick the third party box.
QUESTIONS?