



35 Patient Organizations Celebrate Rule to Protect Patients from Short-Term Health Plans

Washington, D.C., Mar. 28, 2024

On behalf of patients with serious and chronic health concerns, our 35 groups welcome and celebrate the Biden Administration's new rule that will better protect patients from short-term, limited-duration health plans, a risky form of low-quality health coverage.

In 2018, a [federal rule change](#)—strongly [opposed by](#) our organizations—allowed for the proliferation of short-term health plans. Since that time, our organizations have repeatedly [warned](#) lawmakers about the risks these plans bring both to individual patients and the larger health coverage market.

The new rule will ensure that short-term health plans are used as they were originally intended: as short-term, stop-gap coverage while consumers are between other plans.

Marketed as an alternative to traditional health insurance, short-term plans are exempt from many important consumer protections. They often do not cover essential care, like prescription drugs or mental health services, and allow insurers to penalize consumers with pre-existing conditions and charge women more for their coverage. Further, these plans can utilize annual and lifetime coverage limits—leaving patients responsible for extraordinary costs. Due to deceptive marketing practices, consumers

often do not even know they've purchased a short-term plan until they attempt to use their coverage – only to discover its limitations. By then, it's too late; they already face insurmountable medical bills.

As we celebrate 14 years of Affordable Care Act protections, it's clear that patients now have access to far better and more affordable coverage and premiums. We expect the new rule to improve clarity for consumers and provide greater assurance about the quality of the health coverage they purchase.

We applaud the Biden Administration's efforts and look forward to seeing the rule's positive impact on patients.

ALS Association

American Cancer Society Cancer Action Network

American Diabetes Association

American Heart Association

American Kidney Fund

American Lung Association

Arthritis Foundation

Asthma and Allergy Foundation of America

Cancer Support Community

CancerCare

Child Neurology Foundation

Chronic Disease Coalition

Crohn's & Colitis Foundation

Cystic Fibrosis Foundation

Epilepsy Foundation

Foundation for Sarcoidosis Research

Hemophilia Federation of America

Immune Deficiency Foundation

Lupus Foundation of America

March of Dimes

Muscular Dystrophy Association

National Bleeding Disorders Foundation

National Coalition for Cancer Survivorship

National Eczema Association

National Health Council

National Kidney Foundation

National Multiple Sclerosis Society

National Organization for Rare Disorders

National Patient Advocate Foundation

National Psoriasis Foundation

NMDP (formerly National Marrow Donor Program)

Pulmonary Hypertension Association

Susan G. Komen

The AIDS Institute

The Leukemia & Lymphoma Society

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