

Support for the Junk Plans Act

The nation's leading health care organizations are voicing strong support for the Baldwin-Jones legislation that would overturn the Trump administration's expansion of junk insurance plans.

The Junk Plans Act of 2019 is supported by AARP, American Heart Association, American Cancer Society Cancer Action Network, AIDS United, American Lung Association, American Academy of Pediatrics, American College of Obstetricians and Gynecologists, Association for Community Affiliated Plans, American Society of Addiction Medicine, Cystic Fibrosis Foundation, Global Alliance for Behavioral Health and Social Justice, Mental Health America, Little Lobbyists, The Leukemia & Lymphoma Society, Eating Disorders Coalition, Residential Eating Disorders Consortium, March of Dimes, Families USA, MS Society and WomenHeart.

“AARP supports this legislation that would protect Americans from discrimination in health insurance coverage, particularly older adults ages 50 to 64. Short-term limited duration plans do not need to abide by the ACA rules on age rating and can charge older Americans an ‘age tax’ to purchase these plans,” **said AARP Executive Vice President and Chief Advocacy & Engagement Officer Nancy LeMond.** “Additionally, these plans aren’t required to cover people with preexisting conditions, which is alarming because approximately 40 percent of adults ages 50 to 64 have at least one.”

“This bill led by Senator Baldwin and Senator Jones would preserve access to comprehensive affordable health coverage for people with serious medical conditions, including cancer. The rule to extend the availability and encourage the use of short-term, limited duration insurance plans threatens to erode the individual insurance market—splitting the healthy from the sick and pricing those with pre-existing conditions out of the market. It also risks significantly increasing the number of Americans who would find themselves underinsured. An ACS CAN analysis showed a 12-month STLD plan could cost a breast cancer patient \$40,000 in out-of-pocket costs—five times the costs of an exchange plan. STLD plans are exactly the kind of inadequate insurance products we need to get away from and we support this effort to roll back this rule.” **Lisa Lacasse, president of ACS CAN**

People living with multiple sclerosis, or others who might need comprehensive healthcare in the future, should be very afraid of “junk” healthcare plans,” **said Bari Talente, Executive Vice President, Advocacy for the National MS Society.** “These plans offer health insurance without providing meaningful coverage and will drive up premiums for those with comprehensive plans. We thank Senators Tammy Baldwin and Doug Jones for introducing this legislation and urge Congress to enact the Ban Junk Plans Act to help protect people with pre-existing conditions.”

“March of Dimes commends Senators Tammy Baldwin (D-WI) and Doug Jones (D-AL) for introducing the Ban Junk Plans Act, which would ban slimmed-down plans that offer far fewer benefits and fails to cover critical the services consumers need,” **said March of Dimes, President and CEO, Stacey D. Stewart.** “We are deeply concerned about efforts by the Administration to promote access to short-term, limited duration insurance plans that would not have to comply with many of the protections under the ACA. We are especially concerned that these plans are not required to cover essential health benefits, including maternity care, mental health, and substance use treatment, and could again exclude or charge patients more based on their pre-existing health conditions.”

“The American Lung Association is proud to support Senators Baldwin’s and Jones’ bill that would overturn the rule that expanded short-term limited duration plans. Comprehensive healthcare coverage is critical for those living with a chronic lung disease like asthma or COPD, and enables patients to manage their symptoms, access treatments and live full and active lives. With the limited coverage found in the short-term limited duration plans,

patients may not be able to access the healthcare they need, especially if newly diagnosed with a lung disease, placing their health and possibly their lives at risk,” said **American Lung Association National President and CEO Harold P. Wimmer**

“With 48 million women in the United States living with and at risk for heart disease, and knowing one in four women will die of heart disease, it is clear that all women need comprehensive health insurance coverage so they can access prevention, screening, treatment, and medication as needed,” said **Barbara Tombros, Board Chair at WomenHeart**. “Short-term plans fail to make the mark - they are inadequate, deny protections for women with a pre-existing condition like heart disease, and put patients at risk. We applaud Sen. Baldwin for this legislation to limit their use.”

“Families USA is pleased to support Senators Baldwin’s and Jones’s *Ban Junk Plans Act*, which would rescind the Trump Administration rule that has allowed junk short-term plans to flourish. The bill reverses the expansion of junk plans that provide extremely limited “coverage” and can discriminate based on pre-existing conditions. These plans often lack consumer protections and essential health benefits like maternity care, prescription drugs, and hospitalization that the Affordable Care Act requires. This important legislation mirrors a proposal that passed the House last week as part of H.R. 987, the Strengthening Health Care and Lowering Prescription Drug Costs Act.” **Shawn Gremminger, Senior Director of Federal Relations at Families USA**

“The plans and protections of the ACA have been life savers for people living with HIV. Discrimination based on pre-existing conditions including HIV was prolific before the ACA. The ‘junk plans’ this law would block are a giant step backwards and will effectively sanction discrimination by the insurance industry and will deny access to thousands including people living with HIV. Access to essential medications for HIV treatment not only preserve individuals’ health, but achieving viral suppression through medications can also prevent new HIV infections. These short term plans are not only a threat to people with HIV, but to our the nation’s public health by making it harder to end the HIV epidemic in America,” said **Jesse Milan, Jr., JD, President & CEO, AIDS United**.

“Children with complex medical needs and disabilities require health care to survive and thrive. The Junk Plans Act restores the basic promises made by the ACA: no pre-existing condition discrimination, no caps on care, and all essential health benefits covered on any plan you buy. This assures families that their health plan will cover them when they need it.” **Elena Hung, President and Co-founder, Little Lobbyists**.

“This legislation would reverse the administration’s efforts to expand short-term, limited-duration insurance plans, which discriminate against individuals with pre-existing conditions, lack coverage for essential health benefits, increase deductibles and place harsh limitations on benefits. Patients with short-term plans run the risk of accumulating excessive medical bills or even forgoing critical care because of cost. We opposed this rule before it was finalized by the White House and are grateful that lawmakers, including Senators Baldwin and Jones, are working hard to protect patients from short-term plans. We urge lawmakers to support this legislation and put an immediate stop to the short-term rule.” **American Heart Association**.

“Short-term, limited duration insurance (STLDI) “junk insurance” plans are unlawful and deeply harmful to consumers. These plans hurt patients and their families and the providers who care for them by undermining the affordability of quality coverage and disrupting insurance markets in states across the country. Experience with these plans shows that people who need medical care will be in for a very rude, and very expensive, awakening. We need to keep working to assure that health insurance is affordable for everyone. But turning the clock back to allow abusive practices that harm consumers which were specifically prohibited by the Affordable Care Act isn’t the answer. That’s why ACAP supports this bill.” **Margaret Murray, CEO, Association for Community Affiliated Plans**.