



## Patient Organizations Applaud Proposed Rule to Rein in Short-Term Plans

Washington, D.C., July 7<sup>th</sup>, 2023

Patient groups applaud the Biden Administration’s newly proposed rule designed to protect patients from short-term health plans, a rapidly growing form of low-quality health coverage. Together, they issue the following statement:

This proposed rule would offer safeguards against short-term health plans, which have proliferated following a [2018 federal rule change](#) that [many of our organizations opposed](#). Though marketed as affordable health insurance, short-term health plans don’t adhere to key consumer protections and leave patients vulnerable to enormous medical bills. The plans are so risky that many of our organizations [warned of their threat](#) to patients and repeatedly urged the federal government to take action.

This proposed rule would return short-term health plans to their original purpose: a temporary backstop some consumers may purchase while in between health insurers.

Short-term health plans don’t offer typical health insurance benefits and don’t include consumer protections such as coverage for pre-existing conditions, elimination of annual and lifetime coverage limits, and coverage for

essential health benefits. These plans typically [offer few benefits](#)—excluding, for example, coverage for mental health and prescription drugs – and leave patients on the hook for the cost of their treatment. In many cases, the plans are [marketed](#) to consumers who don't [understand](#) what they're purchasing.

Our organizations look forward to reviewing this proposed rule carefully and commenting.

Alpha-1 Foundation	March of Dimes
ALS Association	Muscular Dystrophy Association
American Cancer Society Cancer Action Network	National Alliance on Mental Illness
American Diabetes Association	National Coalition for Cancer Survivorship
American Heart Association	National Eczema Association
American Kidney Fund	National Health Council
American Lung Association	National Hemophilia Foundation
Arthritis Foundation	National Kidney Foundation
Asthma and Allergy Foundation of America	National Marrow Donor Program
Cancer Support Community	National Multiple Sclerosis Society
CancerCare	National Organization for Rare Disorders
Child Neurology Foundation	National Patient Advocate Foundation
Chronic Disease Coalition	National Psoriasis Foundation
Crohn's & Colitis Foundation	Susan G. Komen
Cystic Fibrosis Foundation	The AIDS Institute
Epilepsy Foundation	The Leukemia & Lymphoma Society
Hemophilia Federation of America	The Mended Hearts, Inc.
Immune Deficiency Foundation	WomenHeart
Lupus Foundation of America	