

The Dangers of Trump Administration Junk Insurance Policies

The current market has a mix of healthy and sick enrollees

The current market for individual insurance consists of one pool that shares risk between more and less healthy consumers. People with preexisting conditions, children with complex needs, pregnant women, and older adults are protected against discrimination. Coverage of essential health benefits is guaranteed for everyone.

Through its **short-term plan** and **association health plan** rules, the Trump administration will break this market in two. These dangerous new sham health plans don't include the current protections and benefits—leaving people vulnerable to predatory insurers and drowning in the waters of mounting health care costs.

Under TrumpCare, the market will split in two: One for the healthiest, one for everyone else



Two Markets: Pay Less and Pray You Don't Get Sick—Or Pay Through the Nose

Sham Market for Healthy Only

Cheap up-front premiums for the young and healthy, radically higher charges for others



Excludes maternity, mental health and substance use care, and prescription drugs



Can exclude catastrophic costs that exceed annual or lifetime limits



Can discriminate based on preexisting conditions, gender, age, other factors



Consumers who develop health problems hit with unaffordable costs, unable to access care

Market for the Sick & Everyone Else

Very high premiums for those without federal support



Middle-class consumers priced out of insurance



More people without insurance



Increase in medical bankruptcies