

Talking Points: The Harm the Trump Administration's Proposed Short-Term Plans

1. **Sham health insurance:** The short-term health plans allowed under the Trump Administration's proposed rule are sham health insurance, offering consumers the illusion of coverage, and enrollees often don't realize how limited their benefits are until it's too late.
2. **Discrimination:** Short-term plans can discriminate against people with preexisting conditions, refusing to sell them coverage, charging them extra, or refusing care for pre-existing conditions.
3. **Skirt minimum coverage requirements:** Short-term plans don't have to cover essential health benefits like prescription drugs, maternity care, mental health and substance use services, and other critical services.
4. **Medical bankruptcies:** The proliferation of short-term plans will likely lead to more families suffering medical bankruptcies: These junk plans can deny payment of medical bills and leave families stuck with the bill for a range of common health care services -- from prenatal care to urgent care following a child's accident on the soccer field. Since passage of the Affordable Care Act, the number of medical bankruptcies has been cut in half. This rule from the Trump administration could cause thousands of families to lose everything when they are struck by illness or injury.
5. **Market instability:** Short-term plans will jeopardize access to comprehensive insurance. These junk plans are likely to cause the price of comprehensive coverage to escalate as healthier individuals and families exit the market and instead buy these junk policies.
6. **Sabotage:** The proposed rule on short-term plans is another action by the Trump Administration to allow the sale of sham health insurance to consumers and sabotage access to comprehensive coverage.