Why We're Fighting Discriminatory "Junk Insurance" Health Care Plans

For one thing, these plans don't cover preexisting conditions—including HIV.

October 25, 2018 By AIDS United

Earlier this month, Sen. Tammy Baldwin (D-WI) brought a resolution to the Senate floor to overturn a rule expanding short-term, limited-duration insurance (STLDI). AIDS United supported the resolution which sought to protect the Affordable Care Act (ACA) against the Trump administration's ongoing sabotage of quality, affordable health care. Health and Human Services officials announced earlier this year that they are expanding the use of what many health care advocates are calling "junk insurance" plans, and policy makers and advocates alike are working to overturn the rule that is sure to undercut access to care for millions of Americans. Unfortunately, with all 49 Senate Democrats and only one Senate Republican in favor, the vote failed on a 50–50 split. Under Senate discharge rules, the resolution would have required a simple majority to pass.

Advocates are concerned because these short-term plans do not have to be compliant with ACA consumer protection rules, including covering people with preexisting conditions such as HIV; in a study by the nonpartisan Kaiser Family Foundation, a hypothetical person living with HIV was denied coverage in all 38 instances under different versions of these STLDI plans.

In the original ACA legislation, such insurance could only be sold for three-month periods, intended to be a stopgap rather than a permanent insurance solution. However, in a rule issued in August, Health and Human Services officials announced that the plans could now be sold in year-long increments and could be renewed for up to three years. Many patient advocacy groups, including AIDS United, are concerned about the potential effects these changes could have on the health care landscape: if people without pre-existing conditions or with generally low health care costs are drawn to these plans, others will be left in the ACA marketplace with rising premiums and no other insurance options.

Last month, AIDS United joined six other health advocacy groups as co-plaintiffs in a lawsuit against the Trump administration to question the legality of these junk insurance plans. AIDS United will continue to work with Sen. Baldwin and our other allies in Congress as well as through the courts to protect your care, but there's something you can do too: vote. Explore AIDS United's Elections Center for all the info you need to get registered to vote for candidates that will protect and advance quality, affordable health care for all. Check back to AIDS United's policy update

frequently for the latest on all policy news regarding HIV insurance, care, treatment, and prevention.

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