

# FGA Healthcare Reform



## Association Health Plans

Across the United States, small business owners and entrepreneurs are being stifled by increasing health insurance rates, rapidly increasing deductibles, and high out-of-pocket costs. Regulations once discriminated against these employers, forcing them to purchase insurance that is more expensive than plans available to large employers—or drop coverage altogether. But federal rule changes have expanded access to association health plans (AHPs) and increased the number of options available to small business owners and their employees. AHPs allow small employers to band together to purchase health insurance for their employees, freeing up funds to hire new workers and saving families thousands of dollars in health care costs.



## Short-term Plans

Since 2013, insurance premiums have skyrocketed, leaving 29 million Americans uninsured and too many others priced out of the individual market. Short-term plans are affordable health insurance options for those who need a bridge between other kinds of coverage or were priced out of the market. These temporary plans last up to one year and can be renewed up to three years. Short-term plans don't remove any current plans from the market; they just provide more options for individuals to choose from. Short-term plans can help at least two million uninsured Americans gain coverage and could lower premiums by 50-80 percent.



# Does your state provide affordable health insurance options?



Wrong way!



Caution.



Good to go!

State	Association Health Plans	Short-term Plans
AL	●	●
AK	●	●
AZ	●	●
AR	●	●
CA	●	●
CO	●	●
CT	●	●
DE	●	●
FL	●	●
GA	●	●
HI	●	●
ID	●	●
IL	●	●
IN	●	●
IA	●	●
KS	●	●
KY	●	●
LA	●	●
ME	●	●
MD	●	●
MA	●	●
MI	●	●
MN	●	●
MS	●	●
MO	●	●
MT	●	●
NE	●	●
NV	●	●
NH	●	●
NJ	●	●
NM	●	●
NY	●	●
NC	●	●
ND	●	●
OH	●	●
OK	●	●
OR	●	●
PA	●	●
RI	●	●
SC	●	●
SD	●	●
TN	●	●
TX	●	●
UT	●	●
VT	●	●
VA	●	●
WA	●	●
WV	●	●
WI	●	●
WY	●	●