Expand Copper Plans

THE PROBLEM: LOWER-COST INSURANCE PLANS AREN’T AVAILABLE FOR EVERYONE

Nearly 30 million Americans are uninsured. Copper plans could help some of these individuals gain coverage.

Copper plans sold on the ObamaCare exchange are meant to provide coverage with higher cost sharing at a lower price. However, these lower-cost plans are only available to those under 30 years old or to those who qualify for a hardship exemption.

THE SOLUTION: PROVIDE MORE OPTIONS FOR CONSUMERS

Give individuals over the age of 30 the ability to purchase copper plans. This will provide more affordable insurance options for consumers and individuals will be able to keep their existing health insurance plan if they wish.

1. File the necessary waiver.
2. Gain federal approval.
3. Expand access to more affordable plans.
Expand Copper Plans

The Impact

Although these plans have a lower actuarial value than other plans, copper plans:

- Have **22 percent lower premiums** than the average Exchange bronze plan
- Cost up to **60 percent less** than Exchange gold plans
- Cover those with **pre-existing conditions**
- Adhere to other Exchange coverage requirements

It’s Popular

Voters Support Expanding Access to Copper Plans

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<tr>
<td><strong>All Voters</strong></td>
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<td><strong>Republicans</strong></td>
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