Short-term Plans

THE PROBLEM: EXPENSIVE, LIMITED INSURANCE OPTIONS

Premiums have **more than doubled** since 2013.

Half of U.S. counties have **only one insurer** offering coverage in the individual market.

29 million Americans are still **uninsured**.

THE SOLUTION: SHORT-TERM PLANS

Short-term plans are limited-duration-health-plans. New federal rules allow the plans to last for up to a year and be renewed for up to three years, but many states have policies on the books that restrict these options. **States should remove existing barriers to short-term plans and mirror the new federal standard.**

Gives people in your state the **same opportunity to purchase lower-cost health insurance** that people have in other states.

Premiums are **50 to 80 percent lower** than individual market plans.

Provides **more options for consumers**—individuals will be able to keep their existing health insurance plan if they wish.

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FGA Short-term Plans

WHO IT HELPS: 2.5 MILLION COULD GAIN COVERAGE

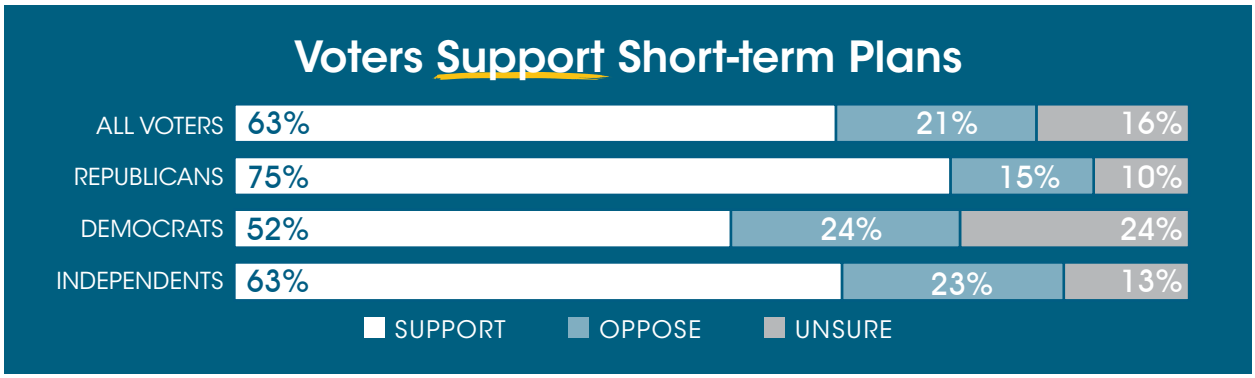
- The **uninsured**
- Individuals **between jobs** or waiting for employer coverage
- **Recent graduates**
- Individuals **transitioning out of welfare**
- **Young adults** leaving their parents' plans
- **Retirees** not eligible for Medicare

Michelle

Michelle is a single mom between jobs.

By purchasing a short-term plan, she doesn't have to worry about making sure her kids are insured—at a price she can afford. With her family taken care of, Michelle can focus on getting her dream job.

IT'S POPULAR



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