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.
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

Voters Support Short-term Plans

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<tr>
<th></th>
<th>Support</th>
<th>Oppose</th>
<th>Unsure</th>
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<tr>
<td>All Voters</td>
<td>63%</td>
<td>21%</td>
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