



DISCUSSING Short-Term Plans



Since 2013, health insurance premiums have more than doubled, leaving many Americans with expensive and limited options. With millions of Americans priced out of the market and uninsured, consumers are desperate for affordable, individualized options. Short-term plans offer Americans insurance options that work for them, at up to 80 percent less than plans on the individual market.

Voters support expanding access to short-term, flexible health insurance with short-term plans.

What messages really move them? These messages work best.

- ▶ Short-term plans cost 50-80 percent less than individual market plans.
- ▶ These plans provide Americans with more options for affordable health insurance that's right for themselves and their families.
- ▶ Short-term plans are just another option—individuals can keep their current health insurance plans if they wish.
- ▶ These plans level the playing field, giving people the same opportunity to purchase lower-cost health insurance that people have in other states.
- ▶ Expanding access to short-term plans would benefit the uninsured, individuals between jobs, recent graduates, people transitioning out of welfare, and anyone in transition.

Visit thefga.org/shorttermplans

Short-term Plans

Would you be more or less likely to support extending short-term plans if you knew that it could help up to two million people who are currently uninsured get affordable coverage?

| | |
|-------------|-----|
| More likely | 75% |
| Less likely | 16% |
| Unsure | 9% |

Would you be more or less likely to support extending short-term plans if you knew that this simply provides more options for consumers—individuals will be able to keep their existing health insurance plan if they wish?

| | |
|-------------|-----|
| More likely | 73% |
| Less likely | 15% |
| Unsure | 12% |

Would you be more or less likely to support extending short-term plans if you knew that these plans would cost 50 to 80 percent less than current plans?

| | |
|-------------|-----|
| More likely | 71% |
| Less likely | 18% |
| Unsure | 10% |

Would you be more or less likely to support extending short-term plans if you knew that it would level the playing field and give people in your state the same opportunity to purchase lower-cost health insurance that people have in other states?

| | |
|-------------|-----|
| More likely | 70% |
| Less likely | 14% |
| Unsure | 17% |

Would you be more or less likely to support extending short-term plans if you knew that more affordable options are needed because premiums for people buying health insurance on their own have more than doubled since 2013?

| | |
|-------------|-----|
| More likely | 69% |
| Less likely | 18% |
| Unsure | 13% |

Would you be more or less likely to support extending short-term plans if you knew that it would let consumers buy insurance at any point during the year, rather than only during a short open enrollment period each year or during special enrollment periods following certain life changes?

| | |
|-------------|-----|
| More likely | 69% |
| Less likely | 18% |
| Unsure | 13% |

Would you be more or less likely to support extending short-term plans if you knew that some people are afraid of getting a job because it could cause them to lose their taxpayer-funded benefits, but this reform would help people moving from welfare to work by giving them an affordable alternative to Medicaid?

| | |
|-------------|-----|
| More likely | 66% |
| Less likely | 18% |
| Unsure | 16% |

Would you be more or less likely to support extending short-term plans if you knew that it would help consumers who are in transition periods in life, such as those who just graduated college, are between jobs, or just started a business?

| | |
|-------------|-----|
| More likely | 66% |
| Less likely | 20% |
| Unsure | 14% |

Would you be more or less likely to support extending short-term plans if you knew that insurance providers would be required to provide a disclosure to customers detailing what they are buying?

| | |
|-------------|-----|
| More likely | 65% |
| Less likely | 17% |
| Unsure | 18% |

Would you be more or less likely to support extending short-term plans if you knew that it allows you to purchase only the coverage you want, avoiding scenarios such as a 64 year old man being forced to pay for maternity coverage?

| | |
|-------------|-----|
| More likely | 65% |
| Less likely | 20% |
| Unsure | 15% |

Would you be more or less likely to support extending short-term plans if you knew it would protect those who develop new medical conditions from higher premiums by letting them renew their plans for up to three years without adjusting for their new medical conditions, whereas states that limit the duration of these plans force people to buy a new short-term plan every three months based on any new medical conditions they develop?

| | |
|-------------|-----|
| More likely | 65% |
| Less likely | 23% |
| Unsure | 12% |

Would you support or oppose allowing consumers who buy these short-term plans to renew them for up to three years?

| | |
|---------|-----|
| Support | 64% |
| Oppose | 22% |
| Unsure | 14% |