Support the Health Coverage Choice Act, H.R. 4811

On behalf of our activist community, I urge you to contact your representative and ask him or her to cosponsor the Health Coverage Choice Act, H.R. 4811, introduced by Rep. Andy Biggs (R-Ariz.). The bill would codify the Trump Administration rulemaking on short-term, limited-duration (STLD) health plans, which expanded these plans to a maximum of 12 months from three months and allowed renewability for up to 36 months.

Currently, STLD plans offer some of the only relief to consumers have from ObamaCare’s Title I regulations that have driven health insurance costs through the roof, as they are exempt from these costly mandates. Contrary to the narrative of the left that these are “junk insurance plans,” STLD plans actually offer valuable alternatives for coverage to those individuals who do not have a high utilization of care. For those individuals who do not need such extensive services covered, STLD plans can in fact offer suitable and much more affordable coverage.

Under no circumstance should these plans be considered an acceptable substitute for taking action on healthcare more broadly. However, the Trump administration’s short-term, limited-duration rule does offer meaningful expansion of STLD plans that were severely restricted by the Obama administration to force individuals who do not need expansive and expensive coverage required on exchange plans, onto the ObamaCare exchanges.

The regulations that STLD plans are exempt from are responsible for 44.5 percent to 68 percent of the health insurance premium increases under ObamaCare. Fortunately, these regulations are set to be repealed in the Republican Study Committee’s new healthcare plan, A Framework for Personalized, Affordable Care. This rule on STLD plans is also codified in the plan.

Needless to say, this codification would be beneficial to Americans absent the enactment of the full RSC healthcare plan. Not everyone may want a health insurance plan that the government dictates is “minimum essential” coverage. ObamaCare’s one-size-fits-all approach penalized the
healthy by requiring them to buy a government-approved health insurance plan.

Ultimately, we need to see more Republicans in Congress taking ownership of the healthcare issue, and with this commonsense bill as well as other bold legislation, Rep. Biggs has counted himself among these. For these reasons, I urge you to contact your representative and ask him or her to cosponsor the Health Coverage Choice Act, H.R. 4811.

Sincerely,

Adam Brandon
President, FreedomWorks