



HB 2703

**House Committee on Health Care
February 26, 2019**

Short-term plans vs ACA-Compliant Coverage

| Required to... | ACA-compliant plans | Short-term plans |
|-------------------------------------|---------------------|------------------|
| Cover pre-X conditions | Yes | No |
| Guaranteed issue | Yes | No |
| Community rating | Yes | No |
| Include essential health benefits | Yes | No |
| Prohibit dollar caps on coverage | Yes | No |
| Cap out-of-pocket expenses | Yes | No |
| Provide independent external review | Yes | No |
| Meet MLR requirements | Yes | No |

Expectations vs Realities



“Participating in hazardous occupations or other activity including ... mountain climbing, ... rock or mountain climbing ... or similar hazardous activities. Also excluded is ... practicing, exercising, undergoing conditional or physical preparation for such activity.”

Two main considerations

1. Consumers don't know what they are (not) getting
2. Expansion harms others

What can we do?

- Keep moving forward
- Focus on cost drivers
 - Transparency
 - Utilization
 - Unhealthy behaviors
 - Uncoordinated care
 - Cost growth benchmarks
 - Etc.