

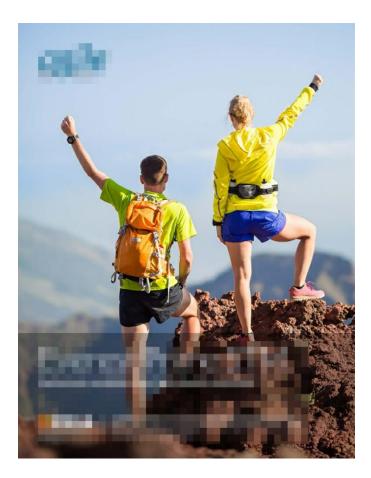
HB 2703

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.