



## Final AHP rule weakens key protections for Americans with pre-existing conditions says patient and consumer groups

WASHINGTON, D.C., June 19, 2018 — *A group of 26 patient and consumer groups issued the following statement on the final rule released today by the U.S. Department of Labor that would expand the use of “association health plans”:*

“On behalf of tens of millions of American patients and consumers with serious and chronic health needs, we are deeply disappointed with the final rule issued today by the administration regarding Association Health Plans (AHPs). This final rule will severely weaken key protections for Americans with pre-existing health conditions or other serious or chronic health conditions. As a result, consumers will pay much more for comprehensive coverage or end up with substandard plans that leave both their health and financial security at risk.

Under the final rule, AHPs will be allowed to proliferate and attract younger and healthier individuals away from the individual marketplace. Individuals who require or want comprehensive coverage will see their insurance premiums increase dramatically, making it challenging to secure the care they need. It will also cause confusion among Americans about which types of plans will cover the services they need – causing consumers to unknowingly purchase plans that could leave them underinsured if they become ill or need medical care. As

organizations committed to ensuring that coverage remains affordable, accessible, and adequate for all Americans, we echo the concerns of health care providers, hospitals, insurers, consumer groups and others and reiterate our strong opposition to this rule.

Nearly all sectors of the health care industry – patients, providers, and insurers – have voiced strong opposition to this rule, so it is discouraging that the Department has finalized it. By moving forward with this rule, this administration has ignored the voices of our patients and their family members, and has jeopardized Americans' access to adequate, affordable health care.

For months we have heard the administration and Congress repeatedly commit to protecting the millions of Americans who have a pre-existing condition. This final rule, along with the proposed rule on short-term plans, the reduction of the individual mandate penalty to \$0, cuts in outreach and enrollment funding, and the failure of the administration to defend current law, all put affordable and adequate health insurance further out of reach – which endangers the health of our constituents.

We call on Congress and states to act immediately to responsibly regulate these plans and protect patients. Our organizations continue to stand ready to work with legislators and the administration to improve access to quality health insurance. Now, we will turn our attention to educating our communities about the risk these plans pose as well as their potential impact on families' physical, mental, and financial wellbeing.”

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American Cancer Society  
Cancer Action Network  
American Diabetes Association  
American Heart Association  
American Liver Foundation  
American Lung Association  
Arthritis Foundation  
Chronic Disease Coalition  
Consumers Union  
COPD Foundation  
Crohn's & Colitis Foundation  
Cystic Fibrosis Foundation  
Epilepsy Foundation  
Family Voices  
Hemophilia Federation of America  
Leukemia & Lymphoma Society  
Lutheran Services in America  
March of Dimes  
Mended Little Hearts  
Muscular Dystrophy Association  
National Alliance on Mental Illness  
National Health Council  
National MS Society  
National Organization for Rare Disorders  
National Patient Advocate Foundation

National Psoriasis Foundation  
WomenHeart: The Coalition for Women with Heart Disease

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