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# **Study: Short-term Plans Will Have Lower Premiums Largely Because They Exclude Pre-existing Conditions**

Analysts say widespread adoption of these plans could split the individual insurance market in two, with sicker individuals enrolled in regulated ACA plans and healthier individuals on cheaper short-term plans.

A new analysis by the Kaiser Family Foundation estimates that short-term plans will cost 52 percent less than ACA-regulated plans, largely because these plans will save costs by excluding individuals with pre-existing conditions and restricting other benefits that ACA plans are required to cover.

Source: Kaiser Family Foundation

## Cost differences between ACA-compliant insurance and deregulated short-term plans

Kaiser Family Foundation estimate based on analysis of insurance claims data

