to individuals with pre-existing conditions. Expanding access to these policies could cause premiums in the marketplace to increase, as younger and healthier individuals choose to enroll in the short-term plans. Allowing STLD to proliferate would force individuals, including those with serious or chronic conditions, into a smaller, sicker market to obtain the coverage they need to manage their health. Premiums for these comprehensive plans would likely skyrocket, making insurance unaffordable.

Over the course of the last year, members from both parties in Congress have repeatedly pledged to protect people with pre-existing conditions.