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Trump Admin. Allows Affordable Short-Term Coverage

President Trump ordered his administration to consider reversing the restrictions President Obama put on affordable short-term, limited-duration health insurance. Now a final rule has been issued to do just that.

These policies do not comply with Obamacare but are not prohibited by it. However, shortly before Obama left office, his administration limited the policies to just three months to push the healthy and the young into Obamacare. The Trump administration has reversed the damage, allowing 12-month policies with renewability up to 36 months. Thus those who need short-term coverage can now buy it, thanks to President Trump.

“Short-Term Health Plans Allowed Up to 3 Years,” Steven Porter, HealthLeaders Media, August 1, 2018:

<https://www.healthleadersmedia.com/finance/short-term-health-plans-allowed-3-years>

“Short-Term, Limited-Duration Insurance,” Final Rule, Internal Revenue Service, Department of Treasury; Employee Benefits Security Administration, Department of Labor; Centers for Medicare and Medicaid, Department of Health and Human Services, August 1, 2018:

<https://www.cms.gov/CCIIO/Resources/Files/Downloads/downloads/CMS-9924-F-STLDI-Final-Rule.pdf>

“Understanding Short-Term Limited Duration Health Insurance,” Karen Pollitz et al., KFF, April 23, 2018: <https://www.kff.org/health-reform/issue-brief/understanding-short-term-limited-duration-health-insurance/>

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