



Vote 'No' on SB 84: Junk health plans are not the solution for Alabama's health coverage gap

Junk health plans lack basic consumer protections.

- SB 84 would allow a "nonprofit agricultural organization" to offer unregulated health plans to its members in Alabama. The bill explicitly says these benefits would "not [be] provided through an insurance policy."
- Unlike health insurance sold by other carriers, plans like the ones offered under SB 84 could deny someone health coverage based on previous medical history. If people with preexisting conditions are accepted, they could be charged a higher premium and/or not have coverage for care related to their preexisting conditions.
- These new plans could put caps on key benefits, and they would not have to limit annual and lifetime out-of-pocket costs for consumers. This could leave patients with massive medical bills or force them to forgo needed treatment.

Junk health plans lack financial oversight.

- Plans under SB 84 would lack the financial requirements that Marketplace insurance has.
- The plans could charge whatever prices they want without regulatory oversight, and they would not have to spend a minimum share of the money they collect on medical care.

Junk health plans are not a solution for closing Alabama's health coverage gap.

- Alabamians deserve health coverage that delivers stable, high-quality insurance they can afford to use when illness strikes. This coverage should include a full set of benefits to protect people when they become sick, and it should be available regardless of one's medical history to prevent discrimination.
- Good health coverage should be properly regulated to ensure that customers' financial and medical interests are protected.
- The plans offered under SB 84 would not ensure affordable or adequate health coverage for the nearly 200,000 Alabamians in our state's coverage gap. Lawmakers should focus instead on boosting our state's workforce by expanding Medicaid coverage to ensure every Alabamian can get the health care they need to survive and thrive.