Everyone needs high quality, affordable health insurance. Short term limited duration plans do not need to meet the same requirements as other health insurance sold in the state.

Short term plans have lengthy exclusion lists that limit when care is actually paid for. This may leave consumers surprised that their care isn’t covered and result in very high medical bills.

Some short-term plans currently sold in Illinois will not pay for:
- Any care for a preexisting condition, even if you had not previously been diagnosed or treated for it
- Outpatient prescription drugs, even when prescription drug coverage may be advertised as a covered benefit
- Treatment for mental health or substance use disorders, including injuries resulting from self harm
- Hospital room and board when admitted on a Friday or Saturday, except in cases of emergency
- Injuries resulting from participating in, or even coaching, any sports

SHORT TERM PLANS MEAN LONG TERM PAIN!

If Illinois lawmakers do not act, pending federal regulations could result in a large expansion of the number of short term plans offered in our state. This would increase costs and reduce quality of insurance for millions of families, small business owners and employees, and others who purchase individual insurance coverage.

SB2388 SFA1, the Short-term, Limited Duration Health Insurance Coverage Act, will protect consumers and encourage enrollment into comprehensive health insurance by:

- Defining short-term, limited duration health insurance coverage in statute as individual health insurance;
- Establishing a maximum coverage period for short-term coverage of 90 days in any given year;
- Applying all of the consumer health insurance protections that are already included in the Illinois insurance code and state regulation; and
- Eliminating consumer confusion by requiring clear, plain language disclosures on all sales and marketing materials.

For more information or to sign on to this bill, please contact: Nadeen Israel, EverThrive Illinois, (847) 620-9758, nisrael@everthriveil.org; Dan Frey, AIDS Foundation of Chicago, 847-471-0379, dfrey@aidschicago.org; Stephani Becker, Sargent Shriver National Center on Poverty Law, 312-789-4482, stephanibecker@povertylaw.org
The following organizations support S.B. 2388 SFA1

ACA Consumer Advocacy
ACLU of Illinois
AgeOptions
AIDS Foundation of Illinois
American Diabetes Association
Beyond Care Inc
Blue Cross and Blue Shield of Illinois
Brothers Health Collective
Champaign County Health Care Consumers
Chicago Women’s AIDS Project
Citizen Action IL
EverThrive Illinois
Grundy LaSalle Indivisible
GMHC
Health & Medicine Policy Research Group
Healthcare Rights Coalition
Heartland Alliance
Illinois Chapter, American Academy of Pediatrics
Illinois Coalition for Immigrant and Refugee Rights
Illinois Section - American College of Obstetricians and Gynecologists
Illinois Psychiatric Society
Indivisible Carbondale
Indivisible Illinois
Indivisible Metro East
Indivisible Oak Park Area
Indivisible Peoria Area
Indivisible South Suburban Chicago
Lake County Health Department and Community Health Center
League of Women Voters of Illinois
Legal Council for Health Justice
Michael Reese Research and Education Foundation
NAMI Chicago
National Association of Social Workers Illinois Chapter
Open Door Clinic of Greater Elgin
Planned Parenthood of Illinois
Pediatric AIDS Chicago Prevention Initiative
Positive Women’s Network-USA
Rock Island County Indivisible
Smart Policy Works
Small Business Majority
The Sargent Shriver National Center on Poverty Law
Thresholds
Young Invincibles

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