

VOTE YES FOR SB 1737

Sen. Antonio Muñoz/Rep. Jay Hoffman

Everyone needs high quality, affordable health insurance.

The Trump Administration recently expanded the coverage period for Short-Term Limited Duration (STLD) plans from 30 days to 364 days, which could result in a large influx of the number of these plans offered in Illinois.

- STLD plans **do not have to cover pre-existing conditions** & insurers could deny coverage outright or charge higher premiums based on health status.
- Short-term plans are **not required to cover services** like prescriptions, inpatient hospital stays, outpatient surgery or pre-existing conditions. If you need this care, STLD plans could leave you with very high medical bills.

STLD health insurance plans are meant to fill gaps in coverage, not serve as year-long health insurance. Research has shown that expanding these plans, along with the elimination of the individual mandate penalty next year, will increase premiums for all individual insurance by 20% and create instability in the insurance markets.

SB 1737, will protect Illinois consumers and the health insurance marketplace, as well as encourage enrollment into comprehensive health insurance by:

- ✓ Defining and regulating short-term, limited duration health insurance coverage in state statute;
- ✓ Establishing a maximum coverage period for short-term coverage of 180 days in any given year; 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:

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