

Where We Stand:

NAMI believes that all people with mental health conditions deserve accessible, affordable, and comprehensive health care. NAMI supports laws and policies that limit the sale of short-term limited duration health plans.

Why We Care:

For people with mental health conditions, having accessible, affordable, and comprehensive health insurance is critical for getting the mental health care they need. The Affordable Care Act (ACA) established numerous consumer protections which helped halt discriminatory practices and expanded health coverage options for people with mental illness.

In contrast, short-term limited duration (STLD) health plans don't have to follow ACA guidelines and can discriminate against enrollees with mental illness while leaving them few options when they need care. Specifically, STLD plans can:

- Reject applicants based on their mental health condition
- Charge people with mental health conditions more
- Exclude coverage for pre-existing conditions like mental health
- Not cover mental health and substance use benefits

In fact, prior research suggests that nearly 50 percent of STLD plans available do not cover mental health care. Additionally, many STLD plans are sold using deceptive practices. This is particularly problematic because STLDs tend to have lower premiums and are often attractive to seemingly healthy young adults. Yet, an STLD plan may not provide the coverage needed if a young person experiences a mental health crisis, which often occurs during adolescence and early adulthood

when first symptoms of mental illness typically appear. This can saddle individuals and families with high out-of-pocket costs or keep people from getting the care they need. In short, STLD plans fail to protect people with mental health conditions.

NAMI believes that all people with mental health conditions who are incarcerated deserve access to quality mental health treatment.

Federal rules issued in 2018 expanded the availability of STLDs, which were previously intentionally limited. This put people with mental health conditions at a greater risk for increased costs, insufficient coverage, financial instability, and unmet health needs. Legislative or regulatory efforts that limit the sale of STLDs are needed to best support the mental health needs of all Americans.

To learn more about NAMI's work on this issue, visit www.nami.org/Advocacy/Policy-Priorities