



## Patient Organizations Applaud Proposed Rule to Strengthen Consumer Protections in Association Health Plans

Washington, D.C., December 19, 2023

Patient groups applaud the Department of Labor’s newly proposed rule strengthening consumer protections in association health plans (AHPs), a health benefit plan sponsored by an employer-based association. Together, they issue the following statement:

The Department proposes to rescind [the 2018 rule change](#) that eliminated or substantially altered standards and regulatory structures that protect patients and consumers and that [our organizations opposed](#). AHPs have historically proven risky for enrollees – sometimes leaving patients with thousands of dollars in medical debt. Some of these entities have a long history of fraud and other dubious practices and, according to state insurance regulators, [“have been notoriously prone to insolvencies.”](#)

In addition to having a history of financial mismanagement, AHPs are not required to cover services included in the essential health benefits (EHB) package. They are permitted to charge higher premiums based on occupation, and [in some situations, health status](#). They can also siphon away healthy individuals from ACA-compliant individual and small-group coverage, leading to higher premiums and fewer plan choices for the people who depend on those markets to access comprehensive coverage.

Our organizations look forward to reviewing this proposed rule carefully and commenting.

American Cancer Society Cancer Action Network  
American Diabetes Association  
American Heart Association  
American Kidney Fund  
American Lung Association  
Arthritis Foundation  
Asthma and Allergy Foundation of America  
CancerCare  
Child Neurology Foundation  
Crohn's & Colitis Foundation  
Cystic Fibrosis Foundation  
Epilepsy Foundation  
Hemophilia Federation of America  
Lupus Foundation of America  
Lutheran Services in America  
Muscular Dystrophy Association  
National Alliance on Mental Illness  
National Bleeding Disorders Foundation  
National Eczema Association  
National Health Council  
National Kidney Foundation  
National Multiple Sclerosis Society  
National Organization for Rare Disorders  
National Patient Advocate Foundation  
Pulmonary Hypertension Association  
Susan G. Komen  
The AIDS Institute  
The Leukemia & Lymphoma Society  
WomenHeart