

WHAT YOU NEED TO KNOW:

ASSOCIATION HEALTH PLANS



AHPs don't have to cover essential health benefits such as prescription drugs, ER and hospital services, maternity care, pediatric services, and more.



The expansion of skimpy AHPs will attract younger and healthier individuals away from the marketplace. Those who need comprehensive insurance will see their premiums increase drastically.



AHPs can increase premiums based on anything that is not explicitly defined in terms of health conditions or health status (age, gender, type of employment).



AHPs can avoid high cost members by avoiding certain geographic areas or businesses that tend to have higher health care costs.



AHPs will cause confusion: some consumers will unknowingly purchase plans that could leave them at risk if they develop health problems.