



## What the Experts Are Saying About Association Health Plans (AHPs)

Association health plans (AHPs) are groups of small employers or individuals that band together to obtain health insurance. Proponents argue that AHPs would expand access and drive down costs, resulting in more health coverage options. However, there will be winners and losers, and many workers and small businesses will be left out in the cold. That is why consumer groups, advocacy groups, and others are concerned about the Republican plan to allow for unregulated AHPs through the *Small Business Health Fairness Act*, (H.R.1101).

\*[Coalition of Consumer Groups, Providers & Labor Unions](#) (Letter to House Leadership, March 2017)

*"This bill would just move backward to a two-tiered system that makes it harder to purchase comprehensive, affordable coverage for all but a minority of small businesses."*

[Consumers Union](#) (Letter to the House, March 2017)

*"Consumers Union has long raised the inadequacies of AHPs...and urges Congress to reject them as likely to fragment the insurance risk pool and to provide minimal and non-uniform benefits exempt from state benefit mandates."*

[American Academy of Actuaries](#) (Issue Brief, February 2017)

*"...AHPs could result in unintended consequences such as market segmentation that could threaten non-AHP viability and make it more difficult for high-cost individuals and groups to obtain coverage..."*

[Main Street Alliance](#) (Letter to the Committee, March 2017)

*"In short, H.R. 1101 would result in higher premiums and poorer coverage for the most vulnerable small business owners, would destabilize the small group market, and would lead small business owners and employees to assume unnecessary financial risks."*

[National Association of Insurance Commissioners](#) (Letter to Committee Leadership, February 2017)

*"...the legislation as written would eliminate all state consumer protections and solvency standards that ensure consumers receive the coverage for which they pay their monthly premium. These protections are the very core of a state regulatory system that has protected consumers for nearly 150 years... history has demonstrated that AHP-type entities have done more harm than good to small businesses."*

\*Letter signed by: American Nurses Association, Alliance for Retired Americans, American Cancer Society Cancer Action Network, American Diabetes Association, American Federation of State, County and Municipal Employees, Association of Reproductive Health Professionals, Bazelon Center for Mental Health Law, Community Catalyst, Consumers Union, Families USA, UAW, NARAL Pro-Choice America, National Association of Nurse Practitioners in Women's Health, National Council of La Raza, National Education Association, National Institute for Reproductive Health, National Partnership for Women & Families, National Women's Health Network, Raising Women's Voices for the Health Care We Need, and Service Employees International Union.