



**We will deliver relief to American workers, families, and small businesses, who right now are being crushed by Obamacare, by increasing freedom, choice, and opportunity for the American people.**

*President Donald J. Trump*

**CREATING NEW HEALTHCARE PLANS: President Trump's new rules on short-term, limited-duration health plans will increase health insurance options for Americans.**

- On August 1, 2018, the Departments of Health and Human Services, Labor, and Treasury issued their final rule on short-term, limited-duration health plans.
- The new rule allows for the sale and renewal of short-term, limited-duration plans that cover longer periods than the previous maximum of less than three months.
- Coverage under short-term, limited-duration plans can now cover an initial period of less than 12 months, with an option to extend the coverage to a maximum duration of 36 months.
- This new rule will increase choices for Americans facing extremely high premiums and create flexible options that are not currently available to individuals.
  - Short-term, limited-duration insurance plans can provide beneficial coverage for multiple groups, especially middle-class individuals and families who have faced large premium increases and dwindling choices since Obamacare was first implemented.
  - **These plans are expected to be 50 to 80 percent cheaper than Obamacare plans.**
- This rule largely reverses an Obama Administration rule published in late October 2016.
- **The rule also clarifies that people can combine these plans with separate commercial products that provide people financial protection from possible future premium increases if they fall ill.**