Today, NBC news published a report that President Trump has said he is about to sign an executive order to allow Americans to purchase health insurance policies across state lines. The ACA already has a provision for selling insurance across state lines so long as the plans meet certain minimum standards of coverage and five states have such laws on the books already. However, no insurer currently sells such policies.

Below is a summary of the ACA provision, effective Jan. 1, 2016:

Two or more states may enter into a “health care choice compact” under which individual market plans could be offered in all compacting states, subject to the laws and regulations of the state where it was written or issued. Issuers would continue to be subject to the following laws of the purchaser's home state: Market conduct; Unfair trade practices; Network adequacy; Consumer protection standards, including rating rules; Laws addressing performance of the contract. Plans must be licensed in each state in which they sell coverage or must submit to the jurisdiction of the states with regard to the above laws.

A report in the Wall Street Journal says ideas under consideration by Trump include making association plans for trade groups and businesses more widely available.

Here are some analyses of the arguments for and against selling health insurance across state lines:

- “Selling Health Insurance Across State Lines Lessons for States and Questions for Policymakers”, Jenn Jenson and Trish Riley, National Academy for State Health Policy, February 2017
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http://knowledgecenter.csg.org/kc/content/trump-says-executive-order-will-allow-health-insurance-across-state-lines

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