



Will Missouri Reform Its Health Insurance Regulations in 2020?

Published on *Show-Me Institute* (<https://showmeinstitute.org>)



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Over the last few years, I have talked at length about the importance of choice in health care. One of the fatal flaws of the Affordable Care Act (ACA) is that it doubled down on a broken status quo when it came to private insurance—bundling together services millions of Americans don't need, and then requiring practically all Americans purchase those products, including young and healthy Americans who rarely use health care services.

Providing health care for the most vulnerable Americans is a laudable goal, but making countless other Americans financially vulnerable in the process by dramatically increasing their insurance costs is not a result that should be celebrated.

Health insurance should not, at its core, be a maintenance plan. It should be insurance. And it should hardly ever be one size fits all. Unfortunately, limited flexibility in insurance plans was and is a signature feature of ACA plans.

It's why short-term medical (STM) insurance plans are an important component of a fully functional health insurance marketplace. STM plans provide less coverage, but have much lower premiums than the more comprehensive and maintenance oriented ACA packages.

The importance of STM plans is why I hope that Missouri legislators will continue talking about these plans in 2020 and reforming the law to comport with the STM reforms pushed at the

federal level last year, which would mean extending the terms of such plans to a new one year maximum. [For several years now](#), I have supported greater liberalization of Missouri's health insurance markets, including but not limited to its STM insurance market. Along with [Certificate of Need reform](#), Missouri policymakers have two attainable health reform options that they can pursue immediately and without further federal action.

About the Author



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