

Washington, D.C, June 20, 2018 – Cancer patient and provider organizations issued the following statement regarding the final rule permitting expansion of association health plans.

The undersigned cancer organizations, representing 16 million cancer survivors, are seriously concerned about the final rule on Association Health Plans released by the Department of Labor today. This rule will make cancer patient access to adequate and affordable health insurance coverage much more difficult. The rule is a retrenchment from reassurances from the Administration and Congress that people with pre-existing conditions will be protected in the insurance market.

The final rule will likely result in more association health plans being offered, attracting young and healthy individuals. These plans will result in a segmentation of the insurance market and will leave many cancer survivors – who have a pre-existing condition from the day of diagnosis – scrambling to find affordable and adequate insurance offerings in the individual market.

Although no cancer patient would knowingly choose an association health plan offering that has inadequate insurance protections, young and healthy individuals may choose such plans only to confront a cancer diagnosis during the term of coverage through an association health plan. These newly diagnosed individuals will probably find their association health plan inadequate to cover and pay for complex cancer care. For these cancer patients with AHP coverage and for those unable to find affordable insurance in the individual market, financial toxicity will be added to the burden of cancer diagnosis and treatment.

The association health plan rule is one of several actions that are undermining the individual insurance market and as a result the availability of adequate and affordable insurance for cancer survivors and also for millions more Americans who have pre-existing conditions.

We will be redoubling our efforts to educate people with cancer and those at risk of cancer regarding insurance choices in a market where many plans are inadequate for their needs. This is a critical action to protect consumers against purchase of insurance that will not pay for their health care needs. However, more important is action by Congress and the states to ensure that association health plans meet standards that would protect cancer patients and others with serious and chronic conditions as well as actions to protect the individual insurance market.

Academy of Oncology Nurse & Patient Navigators  
Association of Oncology Society Work (AOSW)  
CancerCare  
Cancer Legal Resource Center  
Cancer Support Community  
The Children's Cause for Cancer Advocacy  
Colorectal Cancer Alliance  
Critical Mass  
Cutaneous Lymphoma Foundation  
Facing Our Risk of Cancer Empowered (FORCE)  
Fight Colorectal Cancer

Kids v Cancer  
The Leukemia & Lymphoma Society  
LIVESTRONG Foundation  
Lung Cancer Alliance  
Lymphoma Research Foundation  
National Coalition for Cancer Survivorship  
National Patient Advocate Foundation  
Ovarian Cancer Research Fund Alliance  
Prevent Cancer Foundation  
Stupid Cancer  
Susan G. Komen  
The Kortney Rose Foundation  
Triage Cancer  
Us TOO International Prostate Cancer Education & Support Network  
Young Survival Coalition