

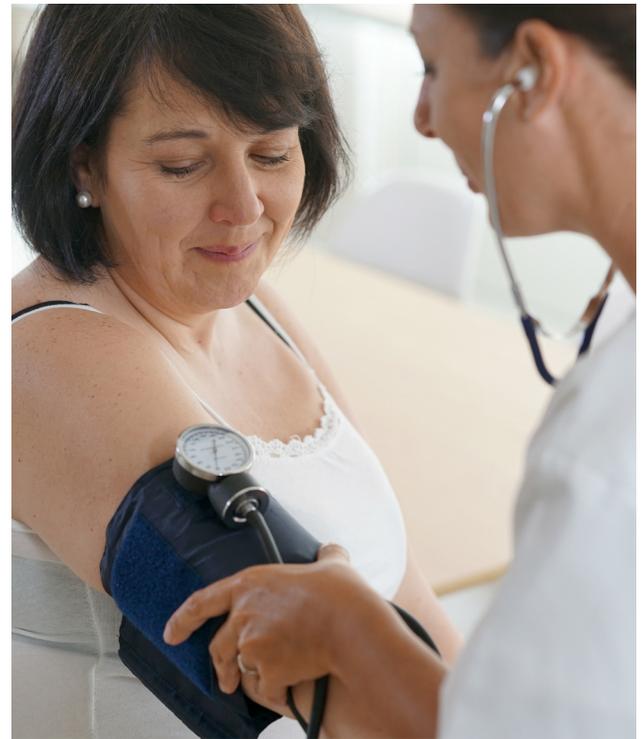
# Safeguard access to quality health care by rejecting ‘junk coverage’

## BACKGROUND

Before 2013, widely-available junk health insurance coverage left patients at the mercy of big insurance companies, with coverage that was often useless when people needed it.

These companies had wide latitude to discriminate against patients with pre-existing conditions, to refuse to cover critical services like mental health or substance use disorder and maternity care, and to cut off coverage based on annual and lifetime dollar limits.

Now, new federal rules would give states a green light to allow junk coverage to creep back into the market, leaving Oklahomans without access to the care they need.



## THE SOLUTION

Lawmakers have options to preserve access to quality health care for Oklahoma families. They should act to impose limits on short-term, limited-duration health plans by capping them at three months. They should ensure that federal subsidies go to comprehensive, quality health coverage rather than to junk coverage.

Finally, they must safeguard coverage for pre-existing conditions and protect Oklahomans from plans with arbitrary lifetime or annual limits. Oklahomans deserve access to meaningful health care, not shoddy plans that leave patients without help when they need it.

## WHAT YOU CAN DO

Contact your state Representative and Senator and urge them to protect Oklahomans from junk coverage and harmful insurance industry tactics.

To receive SMS advocacy alerts on important health care issues, text **OKHEALTH** to **51555**.

You can look up your Senator and Representative on our website under the **“Advocacy”** tab on our main menu. You can also call the House switchboard at **405-521-2711**, and the Senate switchboard at **405-524-0126**.



**“Oklahomans deserve access to meaningful health care, not shoddy plans that leave patients without help when they need it.”**



For links to additional information and to view our full list of 2019 Policy Priorities, visit us online at

**[www.okpolicy.org/2019solutions](http://www.okpolicy.org/2019solutions)**