

**SB 199 Proponent Testimony – WRITTEN-ONLY**  
**Short-term, limited-duration health plans**  
**Senate Committee on Financial Institutions and Insurance**  
**James Franko - President**  
**25 March 2021**



Chairman Longbine and Members of the Committee,

Thank you for the opportunity to submit written testimony in support of SB 199. Stated simply, giving Kansans more opportunities to meet their needs – in this case medical insurance – is better than limiting their choices.

Short-term health insurance plans provide options at a time of increasing uncertainty and risks. The COVID-19 pandemic has highlighted the uncertainty of life and how the plans of today may not be the plans of tomorrow. A short-term insurance plan may not be the right fit for you or me but it may be exactly the right choice for another Kansan trying to navigate job changes, pursuing an education, moving to the state, or any number of different circumstances that it would be presumptuous to even try to list here. Again, more choices are better than fewer.

Regardless of the pandemic, health insurance premiums continue to grow and only adds another reason for expanding alternatives. I would refer the committee to a report from The Foundation for Governmental Accountability entitled “Short-Term Plans: Affordable Health Care Options For Millions of Americans.”<sup>i</sup> The report states, “...short-term plans cost less than half of what individual market plans costs.” And, “In the average state, [consumer] options are limited to just two insurers. But individuals in the short-term market have twice as many options on average.”

I’d also refer committee members to the work of Michael Cannon of the Cato Institute; Mr. Cannon has testified in previous legislative sessions before this committee. Mr. Cannon wrote that, “Every organization that has modeled [expanding short-term plans], including those that oppose them, has found they would increase the number of Americans with health insurance.”<sup>ii</sup>

Thank you for your consideration and support for choice in health care.

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<sup>i</sup> <https://thefga.org/research/short-term-plans-affordable-health-care-options-for-millions-of-americans/>

<sup>ii</sup> <https://www.cato.org/blog/short-term-plans-reducing-uninsured-protecting-conscience-rights-improving-obamacares-risk>