

# **U.S. Reps. Baldwin, Shaheen, Warner: Call out Trump administration for giving third party websites free rein to push consumers into junk health insurance plans**

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WASHINGTON, D.C. – Today, U.S. Senators Tammy Baldwin (D-WI), Jeanne Shaheen (D-NH) and Mark Warner (D-VA) sent a letter urging Health and Human Services (HHS) Secretary Alex Azar and Centers for Medicare & Medicaid Services (CMS) Administrator Seema Verma to address the lack of federal oversight of third-party web brokers who are steering individuals towards junk health insurance plans in exchange for significantly higher commissions.

On the HealthCare.gov website, CMS includes a link that directs customers towards third-party web broker sites for health care enrollment. The junk plans offered by these brokers are not Affordable Care Act (ACA)-compliant and do not have to offer the protections that the ACA requires, including protections for people with pre-existing conditions, such as cancer, diabetes and asthma, or coverage for essential health benefits, including maternity care, substance use disorder treatment and prescription medications. Web brokers have a significant financial incentive to enroll individuals in these deficient plans, and are often able to earn commissions up to four times higher than they would earn enrolling customers in ACA-compliant plans.

**Alongside the aforementioned concerns, the Senators highlighted the alarming consequences brought about by the lack of federal oversight of brokers in their letter.** *“While federal rules prohibit brokers from displaying junk plans side-by-side with ACA-compliant qualified health plans (QHP), brokers can structure their webpages in ways that steer consumers toward higher-commission products, like junk plans,” wrote the Senators. “Equally concerning, web brokers’ online screening tools can fail to identify instances where a customer is eligible for Medicaid. In other instances, the screening tools may identify potential Medicaid eligibility, but the web broker platform may continue to push a customer to purchase a junk plan.”*

**The Senators concluded,** *“An effective and well-functioning health insurance market is only possible if consumers are provided transparent information regarding the scope and cost of coverage available, the tax credits available to consumers to offset premiums for comprehensive health plans and the incentives that brokers have for selling various products. Availability of this transparent information is particularly critical in light of your agency’s decision to reduce funding for Health Insurance Marketplace advertising, outreach and education efforts by approximately 90 percent compared to 2016 levels. Your regulatory oversight in this area is vitally important to achieving this effective insurance market. We urge you to take this oversight responsibility seriously.”*

The letter is available [here](#).

An online version of this release is available [here](#).