



Minorities Are Winning Under President Trump

President Trump Has Fought For All Americans To Have Better Job Opportunities, Access To Healthcare, And Overall Quality Of Life

TOP TAKEAWAYS

- President Trump has fostered a roaring economy for all Americans, driving down unemployment rates for minority groups, with African American, Asian, and Hispanic unemployment hitting near record lows in recent months.
 - Under President Obama, African American unemployment was on average 5.2 percent higher than the general population, and Hispanic unemployment averaged 1.9 percent higher.
 - Under President Trump, not only has minority unemployment plummeted, but the unemployment gap has narrowed to 3 percent for African Americans, and 0.8 percent for Hispanics.
- President Trump has focused on providing jobs training programs that help Americans who can't afford a college education earn money while they learn.
- President Trump has been an avid advocate of prison reform, supporting The First Step Act, sentencing reforms, and hosting a Prison Reform Summit where he sought input from over 100 activists, experts and policymakers.
- In an effort to promote the growth of Historically Black Colleges and Universities (HBCUs), President Trump has increased funding for various HBCU programs.
- Under President Trump, technical education and vocational studies, programs that are heavily utilized by minorities, have received \$1.2 billion in funding.
- Under President Trump, Obamacare's harmful and costly individual mandate has been repealed and access to Short-Term Limited-Duration plans has been expanded in order to provide more affordable healthcare plans to the American people.
 - Premiums for these plans can be up to 80 percent lower than Obamacare healthcare plans.
 - STLD plans can offer more affordable healthcare options for minorities.

UNDER PRESIDENT TRUMP, MINORITIES HAVE BEEN ENJOYING GREATER ECONOMIC PROSPERITY

Under President Trump, Minority Unemployment Has Reached Historic Lows

Hispanic Unemployment Plummeted To 4.5 In July, A New Record Low. (Bureau Of Labor Statistics, Accessed 8/3/18)

May 2018 Was The First Time African-American Unemployment Had Ever Been Under 6 Percent. ([Bureau Of Labor Statistics](#), Accessed 6/1/18)

The Gap Between Minority Unemployment And That Of The General Population Continues To Narrow

Under President Trump, The Asian American Unemployment Rate Has Decreased From 3.8 Percent To 3.1 Percent. ([Bureau Of Labor Statistics](#), Accessed 8/2/18)

Under President Trump, The African American Unemployment Rate Has Decreased From 7.8 Percent To 6.6 Percent. ([Bureau Of Labor Statistics](#), Accessed 8/2/18)

Under President Trump, African American Unemployment Has Averaged 7.2 Percent, Narrowing The Unemployment Gap Between African Americans And The General Population To 3 Percent. ([Bureau Of Labor Statistics](#), Accessed 8/2/18)

- **Under President Obama, African American Unemployment Averaged 12.5 Percent, Reaching Its Lowest Point at 7.9 Percent.** ([Bureau Of Labor Statistics](#), Accessed 8/3/18)

- **Under President Obama, Unemployment Averaged 7.3 Percent, A 5.2 Percent Gap.** ([Bureau Of Labor Statistics](#), Accessed 8/2/18)

Under President Trump, The Hispanic American Unemployment Rate Decreased From 5.9 Percent To 4.5 Percent. ([Bureau Of Labor Statistics](#), Accessed 8/3/18)

Under President Trump, Hispanic Unemployment Has Averaged 5 Percent, Narrowing The Unemployment Gap Between Hispanic Americans And The General Population To 0.8 Percent. ([Bureau Of Labor Statistics](#), Accessed 8/3/18)

- **Under President Obama, Hispanic Unemployment Averaged 9.2 Percent, Reaching Its Lowest Point at 5.4 Percent.** ([Bureau Of Labor Statistics](#), Accessed 8/2/18)

- **Under President Obama, Unemployment Averaged 7.3 Percent, A 1.9 Percent Gap.** ([Bureau Of Labor Statistics](#), Accessed 8/2/18)

PRESIDENT TRUMP HAS FOCUSED ON EXPANDING JOB TRAINING PROGRAMS THAT ALLOW AMERICANS TO EARN MONEY WHILE THEY LEARN

Job Training Programs Give Minorities A Greater Opportunity To Succeed

Equipping Minorities With The Skills To Succeed Is Critical To Fighting Economic Inequality. “Unless the U.S. can equip more black and brown young people to succeed, it will face widening inequality, a skills shortage, and growing pressure on Social Security and Medicare as fewer workers earn the middle-class wages that sustain the payroll taxes underpinning those programs. Only boosting the young people already best positioned to scale the ladder won’t meet the economy’s needs anymore.” (Ronald Brownstein, “The Challenge Of Educational Inequality,” [The Atlantic](#), 5/19/16)

- **In The U.S., There Are More Job Openings Than Unemployed Workers, However, “Companies Are Having A Hard Time Finding Enough Workers With The Right Skills” Because Many Jobs Require Training But “Not Necessarily A Four-Year Degree.”** “There are currently more job openings than unemployed workers in the US, and companies are having a hard time finding enough workers with the right skills. Many new jobs require more than a high school education, but not necessarily a four-year degree.” (Katie Lobosco, “Employers Commit To Train 3.8 Million Workers Under Trump Executive Order,” [CNN](#), 7/19/18)

Gary Burtless, An Economist With The Brookings Institution, Said That A Portion Of Job Vacancies Are “Unquestionably Due To The Skills Gap” And That In Many Cases This Skills Barrier Can Be Overcome With On The Job Training. “On the one hand, ‘some of the current job vacancies are unquestionably due to the skills gap,’ said Gary Burtless, an economist with the Brookings Institution. ‘If job-seeking jobless workers and promotion-seeking but under-employed workers had exactly the right skills, many of the current job vacancies could be filled faster.’ At the same time, for many job openings, the barrier isn’t necessarily the lack of a college degree or specialized training, he said. In many cases, the ‘barrier’ can be overcome with on-the-job training and experience.” (Louis Jacobson, “Ivanka Trump Right About Role Of ‘Skills Gap’ In Unfilled Jobs,” [Politifact](#), 6/16/17)

President Trump Signed An Executive Order On Workforce Development That Encourages Employers To Increase On-The Job Training

Business Leaders Committed To Provide On-The-Job Training To 3.8 Million Workers And 23 Companies Have Pledged To “Expand Apprenticeship Programs, [And] Increase On-The-Job Training” Under President Trump’s Executive Order On Workforce Development . “A group of business leaders have committed to train 3.8 million workers with in-demand job skills over the next five years under an executive order on job creation signed by President Donald Trump Thursday. FedEx, General Motors, Home Depot, IBM, Lockheed Martin, Microsoft, Walmart, and 16 other companies and trade groups signed a pledge to expand apprenticeship programs, increase on-the-job training, and educate both students and workers throughout their careers.” (Katie Lobosco, “Employers Commit To Train 3.8 Million Workers Under Trump Executive Order,” [CNN](#), 7/19/18)

President Trump’s Executive Order On Workforce Development Also Establishes The National Council For The American Worker Which Will Develop A “National Strategy To Train Americans For The Skills They Need To Fill Open Jobs Now And In The Future.” “The executive order also establishes the National Council for the American Worker, which will consist of cabinet members and senior White House officials. They are charged with developing a national strategy to train Americans for the skills they need to fill open jobs now and in the future. The order also created the American Workforce Policy Advisory Board that will bring together governors with business executives and educators.” (Katie Lobosco, “Employers Commit To Train 3.8 Million Workers Under Trump Executive Order,” [CNN](#), 7/19/18)

President Trump Has Expanded The Federally Funded Apprenticeship Program To Help Workers Struggling To Adapt To Current Economic Trends

President Trump Expanded The Federally Funded Apprenticeship Program So That Employees Can Learn On The Job. “Mr. Trump’s action comes in the form of an executive order expanding federally funded apprenticeship programs. The order would create a category of programs that industry groups and other third parties could develop and then submit for Labor Department approval, rather than working within existing department guidelines. ‘Apprenticeships place students into great jobs without the crippling debt of traditional four-year college degrees,’ Mr. Trump said. ‘Instead apprentices earn while they learn.’” (Noam Scheiber, “Trump Move On Job Training Brings ‘Skills Gap’ Debate To The Fore,” [The New York Times](#), 6/15/17)

By Expanding Apprenticeships Programs, President Trump Took A “Concrete” Step Towards Addressing “The Employment Prospects Of Workers Left Behind By The Current Economic Expansion.” “ President Trump is taking one of the most concrete steps of his presidency on Thursday to address the employment prospects of workers left behind by the current economic expansion. In doing so, he also joins a long-running and occasionally contentious debate over whether those workers have the skills they need to land desirable jobs.” (Noam Scheiber, “Trump Move On Job Training Brings ‘Skills Gap’ Debate To The Fore,” [The New York Times](#), 6/15/17)

PRESIDENT TRUMP HAS BEEN AN ADVOCATE FOR REFORMING THE PRISON SYSTEM

President Trump Has Been A Strong Advocate For Prison Reform, Voicing Support For Various Prison Reform Bills And Holding Numerous Discussions On The Issue

In March, President Trump Launched, By Executive Order, The Federal Interagency Council On Crime Prevention And Improving Reentry Which Is Aimed At Helping Those Who Have Engaged In Criminal Activity Lead Productive Lives. “President Trump on Wednesday launched, by executive order, the Federal Interagency Council on Crime Prevention and Improving Reentry. The president enacted the council with the aim of reducing crime while looking for ways to ‘provide those who have engaged in criminal activity with greater opportunities to lead productive lives.’” (Stef W. Knight, “Trump Launches Council For Prison Reform And Crime Prevention,” [Axios](#), 3/7/18)

In May, The Trump Administration Brought Together More Than 100 Activists, Experts And Policymakers To Discuss Prison Reform At The Prison Reform Summit. “President Donald Trump will discuss criminal justice reform in a summit at the White House on Friday. Trump plans to address the partisan divide in Congress on improving prison conditions and better-preparing prisoners for re-entry into society at the Prison Reform Summit, bringing together more than 100 activists, experts and policymakers.” (“Watch: Trump Addresses Criminal Justice At Prison Reform Summit,” [CNBC](#), 5/18/18)

In May, The First Step Act, Which Would Place Federal Prisoners Closer To Home, Allow More Home Confinement For Lower-Level Offenders, And Expand Prison Employment Programs, Cleared The House Senate Judiciary Committee. “The First Step Act, sponsored by Rep. Doug Collins, R-Ga., cleared the House Judiciary Committee last week with a 25-to-5 vote. It would place federal prisoners closer to home, allow more home confinement for lower-level offenders, and expand prison

employment programs.” (Gregory Korte, “Trump Pushes For Prison Reform At White House Summit. Will Some Reform Lead To More?” [USA Today](#), 5/18/18)

- **The First Step Act Was Supported By President Trump.** “The legislation, authored by Reps. Doug Collins (R-Ga.) and Hakeem Jeffries (D-N.Y.), provides \$50 million to the Bureau of Prisons annually for the next five years for prison programs including education, drug treatment and job skills training. Under the bill, which is supported by the White House but faces an uncertain future in the Senate, prisoners would be allowed to earn time credits for completing programs and then use those credits to serve the remaining days of their sentences in a halfway house or home confinement.” (Lydia Wheeler, “House Easily Passes Prison Reform Bill Backed By Trump,” [The Hill](#), 5/22/18)

In May, President Trump Met With Kim Kardashian West To Discuss Prison Reform. “Kim Kardashian West met with President Donald Trump and other officials, including senior adviser Jared Kushner, at the White House on Wednesday to discuss prison reform.” (Kevin Liptak, Maegan Vazquez and Betsy Klein, “Kim Kardashian Meets With Trump To Discuss Prison Reform,” [CNN](#), 5/31/18)

- **Kardashian West Tweeted That She Hoped The President Would “Grant Clemency To Ms. Marie Johnson Who Is Serving A Life Sentence For A First-Time, Non-Violent Drug Offense.”** “I would like to thank President Trump for his time this afternoon. It is our hope that the President will grant clemency to Ms. Alice Marie Johnson who is serving a life sentence for a first-time, non-violent drug offense.” (Kim Kardashian West, [Twitter Feed](#), 5/30/18)

- **In June, President Trump Commuted Johnson’s Sentence.** “President Trump commuted the sentence on Wednesday of a 63-year-old woman serving life in prison for a nonviolent drug conviction after her case was brought to his attention by the reality television star Kim Kardashian West.” (Peter Baker, “Alice Marie Johnson Is Granted Clemency By Trump After Push By Kim Kardashian West,” [The New York Times](#), 6/6/18)

In August, President Trump Expressed Support For A Bipartisan Compromise Prison Reform Bill, Which Would Combine The First Step Act With Sentencing Reform Provisions. “President Trump has told Republican senators that he’s open to a new proposal on prison and sentencing reform, giving new life to an issue that seemed hopelessly stalled on Capitol Hill. The compromise presented to Trump by Republican senators at a White House meeting on Wednesday would combine the prison reform bill passed by the House in May — the First Step Act — with four sentencing reform provisions that have bipartisan Senate backing, according to a source familiar with the meeting.” (Ed Kilgore, “Can Jared Kushner Talk Trump Into A Sentencing Reform Push?” [New York Magazine](#), 8/4/18)

- **The Bill Would Lower Lifetime Mandatory Minimum Sentences For People With Prior Nonviolent Drug Felony Convictions.** “The proposed compromise would lower lifetime mandatory minimum sentences for people with prior nonviolent drug felony convictions to 25 years and reduce 20-year mandatory minimum sentences for similar offenders to 15 years. But in an effort to reach common ground, that reform would only apply to new sentences and not to people already in jail.” (Ed Kilgore, “Can Jared Kushner Talk Trump Into A Sentencing Reform Push?” [New York Magazine](#), 8/4/18)

- **The Bill Would Apply The Fair Sentencing Act, Which Congress Passed In 2010 And Reduced The Disparity Between Cocaine- And Crack-Related Offenses, Retroactively.** “A third reform would apply the Fair Sentencing Act, which Congress passed in 2010 and reduced the disparity between cocaine- and crack-related offenses, retroactively.” (Ed Kilgore, “Can Jared Kushner Talk Trump Into A Sentencing Reform Push?” [New York Magazine](#), 8/4/18)

- **The Bill Would Expand Exceptions To The Application Of Mandatory-Minimum Sentences To More People With Criminal Histories.** “The final reform would expand exceptions to the application of mandatory-minimum sentences to more people with criminal histories.” (Ed Kilgore, “Can Jared Kushner Talk Trump Into A Sentencing Reform Push?” [New York Magazine](#), 8/4/18)

In August, President Trump Met With A Group Of Pastors To Discuss Prison Reform. “A member of Detroit’s famed Winans family met with President Donald Trump at the White House on Wednesday with a group of pastors discussing prison reform, the White House said. Marvin Winans Jr., a Detroit native who is part of the musical Winans family, was in the group of 17 urban pastors.” (Melissa Nann Burke, “Winans Jr. Meets With Trump At White House On Prison Reform,” [The Detroit News](#), 8/1/18)

PRESIDENT TRUMP IS WORKING TIRELESSLY TO MAKE AMERICA’S EDUCATION SYSTEM GREAT AGAIN

President Trump Has Supported Historically Black Colleges And Universities

In March, President Trump Signed The \$1.3 Trillion Federal Omnibus Budget That Would Add Money For Infrastructure And Financial Aid For The Historically Black Colleges. “The \$1.3 trillion federal omnibus budget that keeps the government open for six months includes new spending for historically black colleges. The law, signed Friday by President Donald Trump, adds money for

infrastructure and financial aid, long-held priorities for HBCU advocates.” (Herbert L. White, “Omnibus Adds Spending For Historically Black Colleges Budget Includes Infrastructure And Financial Aid,” [The Charlotte Post](#), 3/23/18)

- **Under The Omnibus Bill, The Title III HBCU Program Gained \$34.9 Million More In Federal Funding, Which Brought The Discretionary Total To \$279 Million.** “The Title III, Strengthening HBCUs program at the Department of Education was increased by \$34.9 million, bringing the discretionary total for Historically Black Colleges and Universities (HBCUs) to \$279 million.” (“Programmatic Increases And Investments In The FY2018 Omnibus Appropriations Bill,” [UNCF](#), Accessed 8/7/18)
- **Under The Omnibus Bill, The HBCU Capital Finance Program Fund Will Be Increased By \$10 Million In Order To Provide Financial Resources At A Lower Interest Rate For HBCUs To Build New Buildings On Their Campuses.** “The HBCU Capital Finance Program was increased by \$10 million, bringing the total to \$30 million. The program provides financial resources at a lower interest rate for HBCUs to build new buildings on their campuses. The additional \$10 million was added with authority for the Education Secretary to grant deferment for qualifying private HBCUs participating in the program.” (“Programmatic Increases And Investments In The FY2018 Omnibus Appropriations Bill,” [UNCF](#), Accessed 8/7/18)
- **Under The Omnibus Bill, The Federal TRIO Programs Would Receive An Additional \$60 Million To Help Minority And Low-Income Students Achieve Higher Education.** “The Federal TRIO Programs were collectively increased by \$60 million, bringing the total to \$1.1 billion. Often housed on HBCU campuses, these pipeline programs help minority and low-income students achieve higher education.” (“Programmatic Increases And Investments In The FY2018 Omnibus Appropriations Bill,” [UNCF](#), Accessed 8/7/18)

In 2016, There Were A Total Of 102 HBCUs Nationwide And In The U.S. Virgin Islands, 51 Of Which Were Public Institutions And The Other Were Private Nonprofit Institutions. “In 2016, there were 102 HBCUs located in 19 states, the District of Columbia, and the U.S. Virgin Islands. Of the 102 HBCUs, 51 were public institutions and 51 were private nonprofit institutions.” (“Fast Facts,” [National Center for Education Statistics](#), Accessed 8/7/18)

In 2016, There Were 292,000 Students Enrolled In A HBCU Institution. “The number of HBCU students increased 47 percent, from 223,000 to 327,000 students, between 1976 and 2010, then decreased 11 percent, to 292,000 students, between 2010 and 2016.” (“Fast Facts,” [National Center for Education Statistics](#), Accessed 8/7/18)

In The 2015 – 2016 School Year, Most 48,900 Degrees Earned At HBCUs Were Bachelor’s Degrees And Master’s Degrees. “In 2015–16, most of the nearly 48,900 degrees conferred by HBCUs were bachelor's degrees (69 percent) and master's degrees (16 percent).” (“Fast Facts,” [National Center for Education Statistics](#), Accessed 8/7/18)

- **In That Same Year Black Students Earned 81 Percent Of The 33,900 Bachelor Degrees And 70 Percent Of The 8,000 Master’s Degrees.** “Black students earned 81 percent of the 33,900 bachelor's degrees conferred by HBCUs, and 70 percent of the 8,000 master's degrees conferred by these institutions.” (“Fast Facts,” [National Center for Education Statistics](#), Accessed 8/7/18)

President Trump Has Promoted Vocational Studies By Signing A Reauthorization Of The Carl D. Perkins Career And Technical Education Act

In July 2018, President Trump Signed Into Legislation A \$1.2 Billion Workforce Development Program. “President Trump signed legislation Tuesday that renews a federal workforce development program, sending \$1.2 billion a year to states but with fewer requirements from Washington on how to spend the money and assess the success of programs.” (Laura Meckler, “President Trump Signs Bipartisan Technical-Education Bill Into Law,” [The Washington Post](#), 7/31/18)

- **The Legislation Would Renew The Carl D. Perkins Career And Technical Education Act That Provides Resources For Career And Technical-Education Programs Offered In High Schools And After Graduation.** “The legislation renews the Carl D. Perkins Career and Technical Education Act, the primary federal funding source for career and technical-education programs offered in high schools and after graduation. Typically, the programs combine academic instruction with occupational skills training.” (Laura Meckler, “President Trump Signs Bipartisan Technical-Education Bill Into Law,” [The Washington Post](#), 7/31/18)

In 2011 Through 2012, Around 22.3 Million Students Were Enrolled In Undergraduate Degree Or Certificate Programs. “Overall, 22.3 million students were enrolled in undergraduate degree or certificate programs, including 11.6 million in subbaccalaureate programs and 10.7 million in bachelor’s degree programs.” (“National Assessment Of Career And Technical Education,” [The U.S. Department Of Education](#), Accessed 8/7/18, p. 28)

- **The U.S. Department Of Education: “About 38 Percent Of Undergraduate Students Reported That They Were Seeking A Certificate Or Associate’s Degree In A Field Classified As CTE.”** “About 38

percent of all undergraduate students reported that they were seeking a certificate or associate's degree in a field that is classified as CTE; an additional 31 percent were seeking a bachelor's degree in a CTE field (Exhibit 2.10)." ("National Assessment Of Career And Technical Education," [The U.S. Department Of Education](#), Accessed 8/7/18, p. 28)

In The 2011-2012 Academic Year. A Total Of 41 Percent Of CTE-Focused Associate's Degrees Were Sought Out By Asian, Black Or African American, And Hispanic Or Latino Students. ("National Assessment Of Career And Technical Education," [The U.S. Department Of Education](#), Accessed 8/7/18, p. 32)

Exhibit 2.14.
Percentage distribution of undergraduate students enrolled in selected types of degree and certificate programs, by demographic characteristics, 2011-12

Student characteristic	Any certificate	CTE-focused associate's degree	Any bachelor's degree
Race/ethnicity			
Asian	3	4	7
Black or African American	22	19	14
Hispanic or Latino	20	18	13
White	52	54	62
Other	4	5	4

PRESIDENT TRUMP IS ENSURING ALL AMERICANS HAVE ACCESS TO AFFORDABLE HEALTHCARE

Minority Groups Have Been Disproportionally Affected By A Lack Of Access To Affordable Healthcare

Kaiser Family Foundation: "Nonelderly Asians, Hispanics, Blacks And American Indians Have Faced Increased Barriers To Accessing Care Compared To Whites." "Nonelderly Asians, Hispanics, Blacks, and American Indians and Alaska Natives face increased barriers to accessing care compared to Whites and have lower utilization of care. There remain large gaps in data for understanding access and utilization of care for Native Hawaiians and Other Pacific Islanders." (Samantha Artiga, et. all, "Key Facts On Health And Health Care By Race And Ethnicity," [Kaiser Family Foundation](#), 6/7/16)

In 2016, People Of Color Accounted For Around 55 Percent Of The Total 32.3 Million Nonelderly Uninsured. "Overall, people of color account for more than half (55%) of the total 32.3 million nonelderly uninsured." (Samantha Artiga, et. all, "Key Facts On Health And Health Care By Race And Ethnicity," [Kaiser Family Foundation](#), 6/7/16)

Hispanic And Black Nonelderly Adults And Children Have Remained "Significantly Less Likely To Have Private Coverage" Compared To Whites, Even With Medicaid Support, Hispanic And Black Nonelderly Adults Have Not Been Able To "Offset The Difference." "Even with the recent gains coverage, Hispanic and Black nonelderly adults and children remain significantly less likely to have private coverage compared to Whites. Medicaid helps fill these gaps in coverage, covering over one in four Hispanic and Black nonelderly adults and over half of Hispanic and Black children. However, it does not fully offset the difference, leaving Hispanics and Blacks at higher risk of being uninsured." (Samantha Artiga, Julia Foutz and Anthony Damico, "Health Coverage By Race And Ethnicity: Changes Under The ACA," [Kaiser Family Foundation](#), 1/26/18)

Ichiro Kawachi, Professor Of Social Epidemiology, Claimed That The "Deepest And Most Persistent Divide" Surrounding Healthcare Is Income. "Health disparities form along several societal fault lines, but analysts say the deepest and most persistent divide surrounds income. America's poor — of any race or ethnicity — are sicker than well-off Americans, Kawachi said." (Alvin Powell, "The Costs Of Inequality: Money = Quality Health Care = Longer Life," [The Harvard Gazette](#), 2/22/16)

- ***The Harvard Gazette: "[Healthcare] Disparities Due To Poverty Hurt Racial And Ethnic Minorities More Than Other Groups Because They Make Up A Large Proportion Of The Poor."*** (Alvin Powell, "The Costs Of Inequality: Money = Quality Health Care = Longer Life," [The Harvard Gazette](#), 2/22/16)

Under Obamacare, Healthcare Premiums Have Been Exorbitantly Expensive

In 2017, Individual Healthcare Premiums On The Healthcare.gov Exchange Were On Average 105 Percent Higher Than Average Individual Market Premiums In 2013. "Comparing the average premiums found in 2013 MLR data and 2017 CMS MIDAS data shows average exchange premiums were 105% higher in the 39 states using Healthcare.gov in 2017 than average individual market premiums in 2013." ("Individual Market Premium Changes: 2013 - 2017," [The U.S. Department Of Health And Human Services](#), 5/23/17, p. 1)

According To The Department Of Health And Human Services, The Average Monthly Premium Rose From \$232 In 2013 To \$476 In 2017. (“Individual Market Premium Changes: 2013 – 2017,” [The U.S. Department Of Health And Human Services](#), 5/23/17, p. 1)

Appendix A. Individual Market Premiums, 2013 vs 2017, by state

	Average Monthly Premium (MLR data)	Average Monthly Premium (CMS MIDAS)	Dollar Increase	Percent Increase
	2013	2017	2013 vs 2017	2013 vs 2017
<i>National (39 Healthcare.gov states)</i>	\$232	\$476	\$244	105%

In 2017, 62 Percent Of Healthcare.gov States Experienced An Average Monthly Premium That Was At Least Doubled From The 2013 Average Premium Rate. “Average monthly premiums increased from \$232 in 2013 to \$476 in 2017, and 62% of those states had 2017 exchange premiums at least double the 2013 average.” (“Individual Market Premium Changes: 2013 – 2017,” [The U.S. Department Of Health And Human Services](#), 5/23/17, p. 1)

President Trump Has Signed Into Law A Repeal Of The Individuals Mandate, Which Forces Everyone To Pay A Steep Penalty Even If They Are Unable To Afford Health Insurance

In December 2017, President Trump Signed The Tax Reform Bill Into Law. “President Donald Trump signed the \$1.5 trillion rewrite of the tax code into law at the White House on Friday capping off a victory lap before leaving to spend the holidays in Mar-a-Lago.” (Veronica Stracqualursi, “President Trump Signs Tax Bill Into Law,” [ABC News](#), 12/22/17)

Under This Bill, The Individual Mandate Will Be Eliminated Starting In 2019. “The GOP tax bill eliminates the individual mandate penalty for not having health insurance starting in 2019.” (“The GOP Tax Bill Kills Obamacare’s Individual Mandate. Here’s What That Means,” [Time](#), 12/15/17)

The Affordable Care Act Established The Individual Mandate—A Punitive Tax Levied On Those Who Choose To Forgo Purchasing Insurance. “The architects of the Affordable Care Act thought they had a blunt instrument to force people — even young and healthy ones — to buy insurance through the law’s online marketplaces: a tax penalty for those who remain uninsured.” (Robert Pear, “Health Law Tax Penalty? I’ll Take It, Millions Say,” [The New York Times](#), 10/26/16)

President Trump Has Fulfilled A Promise To Bring More Affordable Healthcare Options To The Market By Allowing Consumers To Purchase Short-Term Limited-Duration Plans

In January 2017, President-Elect Donald Trump Stated That Under New Healthcare Laws, Americans Would Have “Great Health Care” That Was “Less Expensive And Much Better.” “We’re going to have insurance for everybody,” Trump said. “There was a philosophy in some circles that if you can’t pay for it, you don’t get it. That’s not going to happen with us.’ People covered under the law ‘can expect to have great health care. It will be in a much simplified form. Much less expensive and much better.’” (Robert Costa and Amy Goldstein, “Trump Vows ‘Insurance For Everybody’ In Obamacare Replacement Plan,” [The Washington Post](#), 1/15/17)

In October 2017, President Trump Issued An Executive Order That Instructed Various Departments To Consider Short-Term, Limited-Duration Health Insurance. “In October, President Trump issued an Executive Order instructing the Departments of Health and Human Services, Labor, and the Treasury to consider proposing regulations or revising guidance to promote healthcare choice and competition by expanding the availability of short-term, limited-duration insurance.” (Press Release, “Fact Sheet: Short-Term, Limited-Duration Insurance Proposed Rule,” [Centers For Medicare And Medicaid Services](#), 2/20/18)

In February 2018, The Various Departments Decided To Propose An Extension Of The Short-Term, Limited-Duration Insurance Plans To Up To A Year. “As a direct result of this, the Departments issued a proposed rule on Tuesday, February 20, that would change the maximum duration of such coverage to less than 12 months, as opposed to the current maximum duration of less than three months.” (Press Release, “Fact Sheet: Short-Term, Limited-Duration Insurance Proposed Rule,” [Centers For Medicare And Medicaid Services](#), 2/20/18)

In August 2018, The Department Of Health And Human Services, Labor And Treasury Finalized The Rule That Would Establish Short-Term Limited Duration Plans To Cover Up To 12 Months Of Insurance And Last Up To 36 Months In Total. “On Wednesday, the departments of Health and Human Services, Labor and the Treasury issued a final rule to help Americans struggling to afford health coverage find new, more affordable options. The rule allows for the sale and renewal of short-term, limited-duration plans that cover longer periods than the previous maximum period of less than three months. Such coverage can now cover an initial period of less than 12 months, and, taking into account

any extensions, a maximum duration of no longer than 36 months in total. This action will help increase choices for Americans faced with escalating premiums and dwindling options in the individual insurance market.” (Press Release, “Trump Administration Delivers On Promise Of More Affordable Health Insurance Options,” [The U.S. Department Of Health And Human Services](#), 8/1/18)

Short-Term Limited-Duration Plans Will Be Able To Serve The American Population That Were Displaced By The High Costs Of Obamacare

Short-Term Limited-Duration Insurance Is “Generally More Affordable” Than ACA-Compliant Plans, With Some Plans Costing Almost Half The Amount Of A Regular Unsubsidized ACA-Compliant Plan. “Short-term, limited-duration insurance is generally more affordable than ACA-compliant plans. In the fourth quarter of 2016, a short-term, limited-duration policy cost approximately \$124 a month compared to \$393 for an unsubsidized ACA-compliant plan.” (Press Release, “Fact Sheet: Short-Term, Limited-Duration Insurance Proposed Rule,” [Centers For Medicare And Medicaid Services](#), 2/20/18)

Since Short-Term Limited Duration Health Care Coverage Offer Limited Coverage And Cost Less Than ACA-Compliant Plans, With Some Plans With Premiums Almost 20 Percent Less Than Bronze Plan Premiums. “Due to these limitations in coverage, short-term policies, not surprisingly, cost less than ACA-compliant major medical health insurance policies. A review of short-term policies offered on two websites, [ehealthinsurance.com](#) and [agilehealth.com](#), shows it is not uncommon to find the cheapest short-term policy priced at 20% or less of the premium for the lowest cost ACA-compliant bronze plan in an area.” (Karen Pollitz, “Understanding Short-Term Limited-Duration Health Insurance,” [Kaiser Family Foundation](#), 2/9/18)

- **For Example, In The Fourth Quarter of 2018, A Short-Term Limited-Duration Plan Cost Around \$124 A Month Versus An Unsubsidized ACA-Compliant Plan That Cost \$393 A Month.** “In the fourth quarter of 2016, a short-term, limited-duration policy cost approximately \$124 a month compared to \$393 for an unsubsidized ACA-compliant plan.” (Press Release, “Fact Sheet: Short-Term, Limited-Duration Insurance Proposed Rule,” [Centers For Medicare & Medicaid Services](#), 2/20/18)

In 2018, A Study By eHealth Found That Short-Term Health Insurance Premiums Were Around 80 Percent Less Costly On Average Than Affordable Care Act Qualified Health Plans. “Short-term health insurance premiums are 80 percent less costly, on average, than Affordable Care Act (ACA or Obamacare) qualified health plans, according to an analysis conducted by eHealth. The eHealth study compared the monthly premiums for the lowest cost short-term health plan to the lowest cost ACA plan available at Healthcare.gov or CoveredCa.com in 40 metropolitan areas served by eHealth.com in June 2018.” (“Affordable Coverage: Short-Term Health Insurance And The ACA,” [eHealth](#), Accessed 8/3/18, p.2)

In 2018, The Lowest-Priced ACA Bronze Plan For A Family Of Three Averaged \$10,340 A Year In Comparison To An Average Lowest-Priced Short-Term Plan That Cost Only \$1,394. “According to the eHealth analysis, the lowest-priced ACA bronze plan for a family of three averaged \$10,340 a year (\$862 per month). The average, lowest-priced short-term plan, by comparison, cost nearly \$9,000 less or \$1,394 annually (\$116 per month).” (“Affordable Coverage: Short-Term Health Insurance And The ACA,” [eHealth](#), Accessed 8/3/18, p.3)

Beginning In 2019, Short-Term Limited-Duration Gross Premiums Are Estimated To Decrease By 43 Percent And Up To 49 Percent In 2028. (“Estimated Financial Effects Of The Short-Term, Limited-Duration Policy Proposed Rule,” [Centers For Medicare And Medicaid](#), 4/16/18)

Exhibit 2—Estimated Impacts of the Short-Term Limited-Duration Policy Change on Marketplace Premiums

Calendar Year	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028
Premium Rates										
Marketplace - Baseline	\$602	\$636	\$666	\$696	\$727	\$760	\$794	\$831	\$868	\$908
Marketplace - Proposed	\$619	\$661	\$697	\$739	\$772	\$807	\$843	\$882	\$922	\$964
STLD - Proposed	\$342	\$348	\$350	\$358	\$374	\$390	\$408	\$427	\$446	\$466
Premium Impact										
Marketplace										
Gross Premium	3%	4%	5%	6%	6%	6%	6%	6%	6%	6%
Net Premium	-11%	-12%	-13%	-14%	-14%	-14%	-14%	-14%	-14%	-14%
STLD										
Gross Premium ¹	-43%	-45%	-47%	-49%	-49%	-49%	-49%	-49%	-49%	-49%

¹The change in gross premium for those choosing a short-term, limited-duration policy is measured relative to the average gross premium in the Marketplace.

Studies Have Shown That The “Younger And Healthy People” Who Are Unable To Purchase Premium Subsidies Have Not Purchased ACA-Compliant Policies “In Any Great Number.” “There is a good deal of evidence, however, that young and healthy people who are ineligible for premium subsidies have not purchased ACA-compliant policies in any great number.” (“Backgrounder,” [The Heritage Foundation](#), 4/26/18, p. 6)

- **During The 2016 Open Enrollment Period Only 2.15 Million Adults Enrolled In An Insurance Plan On The Healthcare Exchange, A Number That Only Represented About One-Third Of The Group Of Uninsured People In 2016.** “During the 2016 open enrollment period, 2.15 million adults ages 26–34 selected a plan on the health insurance exchanges. That represents only about one-third of

the 6.24 million adults in that age group who were uninsured in 2016.” (“Backgrounder,” [The Heritage Foundation](#), 4/26/18, p. 6)

Based On Enrollment Trends Prior To October 2016, The Department Of Health And Human Services Projected That Nearly 100,000 To 200,000 Individual Would Shift From ACA-Compliant Individual Market To the Short-Term Limited-Duration Insurance In 2019. “Based on enrollment trends prior to the October 2016 final rule, the Departments project that approximately 100,000 to 200,000 additional individuals would shift from an ACA-compliant individual market plan to short-term, limited-duration insurance in 2019. Only about 10 percent of these individuals would have been subsidy-eligible if they maintained their Exchange coverage.” (Press Release, “Fact Sheet: Short-Term, Limited-Duration Insurance Proposed Rule,” [Centers For Medicare And Medicaid](#), 2/20/18)

According To An Estimate By The Congressional Budget Office (CBO) And The Joint Committee On Taxation (JCT), Starting In 2023 An Additional 6 Million People Would Be Enrolled In An Association Health Plan (AHPs) Or Short-Term Limited-Duration Insurance (STLDI). “By CBO and JCT’s estimates, starting in 2023 (when the effects of both rules are estimated to be fully phased in), roughly 6 million additional people would enroll in either an AHP or STLDI plan as a result of the proposed rules, with about 4 million in AHPs and about 2 million in STLDI plans.” (“Federal Subsidies For Health Insurance Coverage For People Under Age 65: 2018 To 2028,” [Congressional Budget Office](#), 5/23/18, p.10)

Buyers Who Benefit Off The Expansion Of The Short-Term Limited-Duration Plans Include Individuals And Families “Trapped” In The Medicaid Coverage Gap And Healthy People “Who Earn Just A Little Bit Too Much To Qualify For Premium Subsidies.” “These buyers include individuals and families who are trapped in the Medicaid coverage gap because their states have rejected federal funding to expand the ACA – but they also include people who are healthy and who earn just a little bit too much to qualify for premium subsidies.” (Louise Norris, “‘So Long’ To Limits On Short-Term Plans?” [Healthinsurance.org](#), 4/20/18)

The Option Of Stretching Short-Term Coverage Over A Full Year Would “Undoubtedly Be Welcome News To Consumers Who Already Feel As Though The Coverage Is Their Only Viable Option.” “Having the option of stretching short-term coverage over a full year (via Pivot’s back-to-back plans, or new plans that will come to the market if and when the new rules for short-term plans are finalized) will undoubtedly be welcome news to consumers who already feel as though the coverage is their only viable option.” (Louise Norris, “‘So Long’ To Limits On Short-Term Plans?” [Healthinsurance.org](#), 4/20/18)

The Year-Long Extension Of STLD Policies Made These Plans A “More Attractive Choice For Healthier Individuals” Concerned About The Cost Of ACA-Compliant Plans. “Extending the coverage period for STLD policies back to just under a year is likely to make them a more attractive choice for healthier individuals concerned about the cost of ACA-compliant plans.” (Gary Claxton and Karen Pollitz, “Proposals For Insurance Options That Don’t Comply With ACA Rules: Trade-Offs In Cost And Regulation,” [Kaiser Family Foundation](#), 4/18/18)

Paid for by the Republican National Committee
Not authorized by any candidate or candidate’s committee.
www.GOP.com