Limited or No State Regulation of Short-Term Limited-Duration Health Plans Linked to Decreases in Timely Cancer Treatment Initiation, New ACS Study Suggests

The American Cancer Society study sheds light on the potential adverse effects and limitations of coverage for cancer patients with cancer under short-term limited-duration health plans

ATLANTA, January 20, 2026 – In 2018, the federal government expanded the coverage duration of short-term limited-duration (STLD) health plans from 3 months to less than 12 months with the option to renew for a total duration of up to 36 months. Some states imposed more stringent regulations than those federally imposed or banned the sale of these STLD plans, while other states did not have any additional regulations. In a new study from the American Cancer Society (ACS), researchers found that limited or no state regulation of STLD health plans after 2018 was associated with a delay in timely treatment initiation among people newly diagnosed with female breast, colorectal, or non-small cell lung cancers (NSCLC). The study is to be published today in the journal *Cancer*, an international, interdisciplinary journal of the American Cancer Society.

"STLD plans are not required to cover essential health benefits, such as cancer screenings, hospitalizations, and prescription drugs, as mandated by the Affordable Care Act," said Dr. Jingxuan Zhao, senior scientist, health services research at the American Cancer Society and lead author of the study. "People living in states with limited or no regulation of STLD plans may choose STLD plans over an ACA-compliant plan due to lower premiums, without fully understanding the limitations of this plan coverage."

For the study, researchers identified adults aged 18-64 newly diagnosed with female breast, colorectal, or non-small cell lung cancers in 2017-2019 from the National Cancer Database. The patients were categorized into five groups depending on their state of residence's STLD policies as of December 2019: (1) continuously prohibited (the most stringent); (2) prohibited after 2018; (3) continuously limited to 3 months; (4) less stringent regulations after 2018; and (5) no additional regulations after 2018 (the least stringent). Using a difference-in-differences approach, the researchers then compared changes in the percentage of patients initiating treatment within 30 days of a cancer diagnosis before and after the 2018 federal rule.

The results showed that compared with states that continuously prohibit STLD plans, states that allow STLD with limited restrictions saw larger declines in the share of cancer patients receiving timely treatment, with the most significant drop in states with the least stringent regulations. They estimated that nearly 8,000 patients newly diagnosed with female breast, colorectal, or NSCLC would experience delays in treatment initiation each year in states without regulations on STLD; substantially more patients would be affected when individuals with all other newly diagnosed cancers or with cancer recurrences are considered.

"In 2024, a new federal rule limited the duration of STLD plans to no more than 3 months. However, future policies under the new federal administration in 2026 and beyond could expand the availability of these plans once again," added Zhao. "Therefore, it is important to understand and continue monitoring the potential adverse effects of federal and state STLD plan policies on access to cancer care and patient outcomes."

"Research shows that having comprehensive health insurance is a major determining factor in surviving cancer. STLD plans are especially dangerous because they don't provide comprehensive coverage and can discriminate against individuals with preexisting conditions like cancer. That's why ACS CAN has long advocated for stringent regulations at the federal and state levels to curtail access to STLD plans," said Lisa Lacasse, president of the American Cancer Society Cancer Action Network (ACS CAN), the advocacy affiliate of the American Cancer Society. "We're urging Congress to find a bipartisan pathway to extend the enhanced premium tax credits that

have made comprehensive health insurance more affordable for millions of people, so no one is left uninsured or pushed into an STLD plan or other non-comprehensive plan that doesn't meet the needs of cancer patients and survivors."

ACS researcher Dr. Robin Yabroff is a contributing author of this study.

Additional ACS Resources:

- Short-Term Limited-Duration Insurance Plans Associated With Advanced Cancer Diagnoses
- Study Highlights Impact of Federal and State Policies on Insurance Coverage and Cancer Diagnosis
- Types of Insurance Plans

# # #

About the American Cancer Society
The American Cancer Society is a leading cancer-fighting organization with a vision to end cancer as we know it, for everyone. For more than 110 years, we have been improving the lives of people with cancer and their families as the only organization combating cancer through advocacy, research, and patient support. We are committed to ensuring everyone has an opportunity to prevent, detect, treat, and survive cancer. To learn more, visit cancer.org or call our 24/7 helpline at 1-800-227-2345. Connect with us on Facebook, X, and Instagram.

For further information: FOR MORE INFORMATION, CONTACT: American Cancer Society, Anne.Doerr@cancer.org

---

Additional assets available online: Photos (2)