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As regulatory uncertainty continues to cloud the future of ACA-compliant plans, health insurers and employers are increasingly exploring alternative coverage models to meet consumer needs while managing costs and compliance risks.

In a recent article by Healthcare Brew, A&M Managing Director Craig Savage explains how models like short-term duration plans, health care sharing ministries and ICHRAs are gaining traction. "These models are not just a regulatory workaround-they're a strategic response to growing gaps in affordability and access," he notes.

Read the full article to learn how organizations are adapting to this shifting landscape and what it means for the future of health plan design.

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