Proposed Rule for 2027 Health Insurance Would Have Life-Threatening Consequences for Millions

People with health insurance are more likely to survive conditions like cancer. Proposed changes to the Affordable Care Act lower patient protections.

March 20, 2026 By American Cancer Society Cancer Action Network

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Earlier this month, the American Cancer Society Cancer Action Network (ACS CAN) submitted comments in a letter to the Department of Health and Human Services (HHS) and the Centers for Medicare and Medicaid Services (CMS) opposing several policies in the Patient Protection and Affordable Care Act HHS Notice of Benefit and Payment Parameters (NBPP) proposed rule for plan year 2027. In the letter, ACS CAN outlines how policies in the NBPP would weaken patient protections, jeopardize access to health care for millions of people and make individuals more vulnerable to financial hardship due to unanticipated health care costs for conditions like cancer.

Next week, on March 23, the country will mark the 16th anniversary of the Patient Protection and Affordable Care Act (ACA) becoming law. The ACA allowed for incredible progress in the fight against cancer and enabled tens of millions of people to access affordable, comprehensive health insurance – many, for the first time. Research shows having health insurance is one of the most significant factors in surviving cancer. Access to health coverage results in earlier cancer diagnoses, when the disease is more treatable and less costly, and cancer outcomes are improved. Many provisions in the proposed rule work against the spirit of the patient protections in the ACA and would roll back years of progress as well as tie the hands of state legislatures to improve health insurance coverage in their state.

The NBPP proposed rule includes policies that, if finalized, could increase costs for patients and create administrative and logistical challenges for individuals trying to use their health insurance.

In the letter, Lisa Lacasse, president of ACS CAN, writes:

"More than 2 million Americans will be diagnosed with cancer this year and more than 18.5 million Americans living today have a history of cancer. At every education level, individuals with health insurance are more likely than those without it to have access to critical early detection cancer procedures. Having health insurance coverage makes an individual more likely to survive cancer, and the effects of insurance coverage on cancer survival are even more pronounced in disadvantaged communities.

“We support the Department’s goal of improving health care affordability, but we are concerned that many of the policies included in the proposal sacrifice access to comprehensive coverage — something that is vitally important to cancer patients, survivors, and those who are at risk of developing the disease. A plan that does not cover important aspects of cancer care — even if that plan’s premium is more affordable – is significantly deficient to the individual who is diagnosed with cancer. While some choose health insurance based on known health conditions, illnesses like cancer are of course not bound to an open enrollment period. It is for this reason ACS CAN strongly advocates for comprehensive insurance coverage to protect against unanticipated health care costs without exposing an individual to financial ruin.”

ACS CAN is calling on the administration to reevaluate and revise a number of policies in the NBPP proposed rule. Read the letter outlining ACS CAN’s comments here.

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