Protect Our Care: Fact-check: Leah Vukmir can't rewrite history

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Prior to ACA Insurance Companies Routinely Denied Coverage for Pre-Existing Conditions

WISCONSIN – During last night's debate between Senator Tammy Baldwin and Leah Vukmir, Vukmir, a long time, rabid proponent of repealing the Affordable Care Act, including its protections for people with pre-existing conditions, claimed that people with pre-existing conditions would continue to have coverage even if the Affordable Care Act were repealed. This is false.

The facts: Prior to the Affordable Care Act (ACA), insurance companies had the ability to deny or drop coverage based on a pre-existing condition for anyone purchasing coverage in the individual market. That included women and people with any health issue like cancer, diabetes, or asthma.
Senator Baldwin is standing up for people with pre-existing conditions. She stood up against Republican efforts to repeal the Affordable Care Act last year. She is a leader trying to stop the expansion of "short-term" plans, or junk plans that allow insurance companies to deny coverage because of a pre-existing condition and has introduced a resolution to do just that.

Here's what really took place before the ACA:

Before The ACA, Insurance Companies Could Retroactively Deny Someone Coverage Once They Got SIck. This foul-play impacted Robin Beaton, whose insurance company denied her coverage for a double mastectomy because she had previously received acne treatment. "Robin Beaton found out last June she had an aggressive form of breast cancer and needed surgery — immediately. Her insurance carrier precertified her for a double mastectomy and hospital stay. But three days before the operation, the insurance company called and told her they had red-flagged her chart and she would not be able to have her surgery. The reason? In May 2008, Beaton had visited a dermatologist for acne.
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Before The ACA, 18 Percent Of Individual Market Applications Were Denied Because Of A Pre-Existing Condition.
Prior To The Affordable Care Act, Insurance Companies Charged Women An Estimated $1 Billion More Than Men For The Same Health Care Plans.

Thanks To The Affordable Care Act, Insurance Companies Can No Longer Drop Coverage Because You Get Sick. Because of the ACA, insurance companies can no longer rescind or cancel someone's coverage arbitrarily or because they get sick. Because Of The Affordable Care Act, Insurance Companies Can No Longer Impose Annual And Lifetime Limits On Coverage.Before the ACA, insurance companies could restrict the amount of dollar amount of benefits someone could use per year or over a lifetime. At the time the ACA was passed, 91 million Americans had health care through their employers that imposed lifetime limits. Many such plans capped benefits at $1 million annually, functionally locking people with complex medical needs out of coverage.