

Protect Our Care: Wisconsin Governor fights back Republicans attempts to weaken protections for pre-existing conditions

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Contact: Anne Shoup, press@protectourcare.org

Washington DC — Republicans in the Wisconsin Senate are attempting to pass new legislation that falsely claims to ensure protections for people with pre-existing conditions continue, despite their efforts to invalidate them in federal court. Leslie Dach, chair of Protect Our Care issued the following statement in response:

“Republicans efforts in Wisconsin to push a bill that allows lifetime limits and annual caps on health care coverage is a travesty. Calling this bill any sort of ‘protection’ for people with pre-existing conditions is a fraud. Governor Evers rightly pledged to fully defend his constituents who have pre-existing conditions by vowing to oppose any legislation that rolls back protections for Wisconsinites. Let’s be clear: AB 1 would roll back the clock on vital protections and take Wisconsin back to the days where insurance companies could write the rules.”

BACKGROUND:

What Policies Would Actually Ensure Pre-existing Conditions Are Protected?

Guaranteed Issue and Community Rating: Forbids insurance companies from denying coverage based on health status or charging more.

Essential Health Benefits: Required coverage benefits that help consumers with common health needs and prevent insurers from cutting benefits to lower costs.

Prohibitions On Lifetime And Annual Limits: Prevents insurance companies from saying a consumer has maxed out their benefits in a given year.

Prohibitions On Pre-existing Condition Exclusions: Insurance companies must not be able to sell coverage that can exclude coverage for certain conditions, such as cancer, diabetes, or asthma.

WISCONSIN REPUBLICANS' BILL FAILS THIS TEST

The language of the bill does nothing to prevent insurance companies from reinstating annual and lifetime limits that insurers use to restrict the amount of coverage someone can use.

The bill does not preserve the Affordable Care Act's essential health benefits, essentially allowing insurers to sell plans exempt from covering basic services like maternity care, hospitalization, and prescription drugs.

Absent these protections, an insurance company could sell coverage to a cancer patient but refuse to cover their hospitalization or prescription drugs and drop their coverage once they reach their lifetime limit.

The bill does nothing to withdraw Wisconsin's support for the Texas lawsuit that would eliminate the Affordable Care Act and its current protections for people with pre-existing conditions.

MILLIONS OF WISCONSINITES AT RISK

2,435,700 Wisconsinites Live With A Pre-Existing Condition. About one in two Wisconsinites, 51 percent, lives with a pre-existing condition. [Center for American Progress, 4/5/17]

1,187,000 Wisconsin Women And Girls Have A Pre-Existing Condition. Approximately 1,187,000 women and girls in Wisconsin live with a pre-existing condition. [Center for American Progress and the National Partnership For Women and Families, June 2018]

308,100 Wisconsin Children Already Have A Pre-Existing Condition. Roughly 308,000 Wisconsinites below age 18 live with a pre-existing condition. [Center for American Progress, 4/5/17]

616,900 Older Wisconsinites Live With A Pre-Existing Condition. 616,900 Wisconsin

adults between the ages of 55 and 64 live with at least one pre-existing condition, meaning attacks on these protections significantly threaten Wisconsinites approaching Medicare age. [Center for American Progress, 4/5/17]

THE AFFORDABLE CARE ACT OUTLAWED DISCRIMINATION BASED ON PRE-EXISTING CONDITIONS — GOP LAWSUIT TO OVERTURN THE LAW BRINGS DISCRIMINATION AGAINST PRE-EXISTING CONDITIONS BACK

Because Of The Affordable Care Act, Insurance Companies Can No Longer Deny Coverage Or Charge More Because Of Pre-Existing Conditions. “Under current law, health insurance companies can’t refuse to cover you or charge you more just because you have a ‘pre-existing condition’ — that is, a health problem you had before the date that new health coverage starts.” [HHS]

The ACA Outlawed Medical Underwriting, The Practice That Let Insurance Companies Charge Sick People And Women More. As the Brookings Institution summarizes, “The ACA outlawed medical underwriting, which had enabled insurance carriers to court the healthiest customers while denying coverage to people likely to need costly care. The ACA guaranteed that all applicants could buy insurance and that their premiums would not be adjusted for gender or personal characteristics other than age and smoking.”

The ACA Stopped Companies From Charging Women More Than Men For The Same Plan. The Affordable Care Act eliminated “gender rating,” meaning American women no longer have to pay an aggregated \$1 billion more per year than men for the same coverage.

Thanks To The Affordable Care Act, Insurance Companies Can No Longer Rescind Coverage Because of Illness. Because of the ACA, insurance companies can no longer rescind or cancel someone’s coverage arbitrarily if they get sick.

HEALTH CARE WAS THE TOP ISSUE FOR WISCONSIN VOTERS

A Public Policy Polling election day survey of Wisconsin voters found that health care was the top issue for voters in the state and that they overwhelmingly favored Democrats on it, propelling Tony Evers to victory.

68% of voters said that health care was either a very important issue or the most important issue to them. Those voters supported Evers over Scott Walker 65-33.

When asked to name the single issue most important to them in 2018, a plurality (27%) picked health care. Among those voters who said health care was their single most important issue in the election, Evers defeated Walker by a whopping 89-7 margin.

Evers especially had an advantage over Walker when it came to the issue of who voters trusted more to protect people with pre-existing conditions. 50% preferred Evers to protect pre-existing conditions to only 41% who preferred Walker.

Scott Walker's support for the Republican health care repeal agenda hurt him badly. Only 32% of voters said his support for repeal made them more likely to vote for him, while 47% said it made them less likely to support him.

An overwhelming majority of Wisconsinites want to see the Affordable Care Act stay in place – 62% think it should be kept with fixes made to it as necessary, compared to only 32% of voters who support repealing it.