

# Protect Our Care: Senate Republicans are selling a scam on pre-existing conditions

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**MILWAUKEE** – Senate Republicans have spent ten years trying to eliminate the Affordable Care Act’s protections for people with pre-existing conditions. They support President Trump’s lawsuit to use the courts to gut these protections, and they voted time and time again for repealing health care on the floor of the U.S. Senate.

Now that voters have rejected these efforts, Senate Republicans have resorted to trying to deceive the American public by hiding behind a new bill they [wrongly claim will protect people with pre-existing conditions](#). The only problem? Their bill is a scam. And we already have a comprehensive pre-existing conditions protection bill – it’s called the Affordable Care Act.

Their bill fails to protect people with pre-existing conditions and gives power back to insurance companies to charge women and older adults more and sell people plans that do not include coverage for prescription drugs, hospitalization, and maternity care. The bill claims to guarantee that people with pre-existing conditions would get the care they need and not be charged more. That is false.

Here is the Senate Republican vision for the 137 million Americans with a pre-existing condition:

- **Insurance companies would once again be able to refuse to cover essential health benefits like hospitalization and prescription drugs.** If essential benefits such as hospitalization, mental health services, maternity care, and coverage for prescription drugs are not covered, consumers with pre-existing conditions are not adequately protected. Without this protection, someone with cancer may be sold a plan but denied prescription drug coverage. Before the ACA, these kinds of restrictions [were common](#): 75 percent of non-group plans did not cover maternity care, 45 percent did not cover substance abuse disorder services, and 38 percent did not cover mental health services. Six percent did not even cover generic drugs.
- **Insurance companies would once again be allowed to charge people more because of their gender or age.** The 'Protect Act' would let insurance companies charge women more than men and would let insurance companies charge older adults even more for care. Before the Affordable Care Act's protections, women were often charged up to [50 percent more](#) than men for the same coverage, and insurance companies were able to charge older adults even more for care. An AARP analysis estimated that without the ACA's protections, a 60-year-old in the individual market would be charged an 'age tax' of [\\$4,124](#) more per year.
- **People with pre-existing conditions would once again face the prospect of bankruptcy and insurance companies would have the power to restrict the amount of care someone can receive per year.** By eliminating the current protection against lifetime and annual limits, Republicans would let insurance companies cap the amount of care a patient may get. When annual and lifetime limits are imposed, people may be denied life-saving care simply because they have reached their limit.