U.S. Sen. Baldwin: Introduces legislation to protect Americans with pre-existing conditions

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Bill would stop Trump Administration scheme to promote "junk" health plans that lack protections for individuals with pre-existing conditions and would increase costs for millions of Americans

WASHINGTON, D.C. – U.S. Senator Tammy Baldwin introduced the *Protecting Americans with Pre-existing Conditions Act*, with Senators Mark Warner (D-VA), Ben Cardin (D-MD) and Jeanne Shaheen (D-NH), that would prevent the Trump Administration from promoting junk health insurance plans that lack protections for people with pre-existing conditions and would increase costs for millions of Americans. This comes after Senators Baldwin, Warner, Cardin and Shaheen led a group of 38 Senators last year in calling on the Trump Administration to withdraw recent changes that make it easier for states to promote "junk" insurance plans.

"The Trump Administration has rewritten the rules on guaranteed health care protections that millions of Americans depend on. They have expanded the use of junk insurance plans that can deny coverage to people with pre-existing conditions and don't have to cover essential services like prescription drugs, emergency room visits and maternity care," **said Senator Baldwin.** "Anyone who says they support health care coverage for people with pre-existing conditions should support this legislation. This is an opportunity for Democrats and Republicans to protect people's access to quality, affordable health care when they need it most."

"Junk plans will increase health care costs for millions of consumers while weakening protections for individuals with pre-existing conditions," **said Senator Warner.** "The Trump Administration should stop trying to undermine the success of the Affordable Care Act, and instead work with Congress on targeted, bipartisan fixes that will lower health care costs and expand access to comprehensive, affordable health care coverage."

"The Trump Administration's efforts to expand the use of junk insurance plans is bankrupt of all sense and morality. Congress must act to protect Americans from being left with higher out-of-pocket costs for less services, which can put their health in jeopardy," **said Senator Cardin**. "Improving our health care system requires serious leadership and ideas, but so far, all the Trump Administration has done is continually attempt to undermine protections for people with preexisting conditions."

"The Trump Administration's continued efforts to sabotage the Affordable Care Act are increasing health care costs for millions of Americans," **said Senator Shaheen**. "By incentivizing consumers to choose junk health insurance plans, the administration is taking us back to a time when Americans could be denied health coverage for pre-existing conditions like cancer and diabetes and be forced to pay sky-high medical bills out of pocket. The American people don't want to go back to those dark days. Our legislation will block the administration from promoting or providing tax incentives for these junk plans. This commonsense bill will ensure that we maintain the protections that patients count on. It's time for the Trump Administration to stop sabotaging health care and instead work with Democrats to try and lower prescription drug prices and expand access."

Under new rules by the Trump Administration, states would be permitted to use federal subsidies to pay for these subpar health plans by utilizing a section of the Affordable Care Act (ACA) intended to give states additional flexibility to implement targeted improvements that expand coverage, reduce costs and provide more comprehensive benefits. Under the Trump Administration's proposed policy, states will be permitted to increase out-of-pocket maximums and reduce the value of coverage, weaken essential health benefits, and implement changes increasing health care costs for the majority of beneficiaries as long as they can demonstrate that some people will see lower costs. As a result of this guidance, some Americans will have health coverage that doesn't meet the ACA's minimum standards, and millions of other Americans with pre-existing conditions could see their health care costs rise.

Last October, Senator Baldwin forced a vote in the Senate on her discharge petition that would have blocked the Trump Administration's rule to expand "junk insurance" plans. The measure was supported by 50 Senators, including one Republican. Ultimately, the petition did not receive the simple majority needed to pass the Senate and send it to the U.S. House of Representatives.

The *Protecting Americans with Pre-existing Conditions Act* has been endorsed by Families USA, the American Lung Association, the American Cancer Society Cancer Action Network, the Leukemia & Lymphoma Society, the Epilepsy Foundation, and the American Heart Association.

An online version of this release is available here.