

PROTECT OUR CARE

ACA At 10: Protections For Pre-Existing Conditions

The Affordable Care Act implemented key protections for people with pre-existing conditions. Ten years later, these protections are some of the [most popular provisions](#) in the health care law.

- According to a recent [analysis](#) by the Center for American Progress, roughly half of nonelderly Americans, or as many as 135 million people, have a pre-existing condition. This [includes](#):
 - 44 million people who have high blood pressure
 - 45 million people who have behavioral health disorders
 - 44 million people who have high cholesterol
 - 34 million people who have asthma and chronic lung disease
 - 34 million people who have osteoarthritis and other joint disorders
- More than [17 million](#) children, [68 million](#) women, and [32 million](#) people aged 55-64 have a pre-existing condition.

Before the Affordable Care Act, insurance companies routinely denied people coverage because of a pre-existing condition or canceled coverage when a person got sick.

| Conditions That Could Cost You Your Care: | Jobs You Could Be Denied Coverage Because Of: | Medications That You Could Be Denied Health Care For Taking: |
|--|---|--|
| <ul style="list-style-type: none"> • AIDS/HIV • Alcohol/drug Abuse • Cerebral Palsy • Cancer • Heart Disease • Diabetes • Epilepsy • Kidney Disease • Severe Epilepsy • Sleep Apnea • Pregnancy • Muscular Dystrophy • Depression • Eating Disorders • Bipolar Disorder | <ul style="list-style-type: none"> • Active military personnel • Air traffic controller • Body guard • Pilot • Meat packers • Taxi cab drivers • Steel metal workers • Law enforcement • Oil and gas exploration • Scuba divers | <ul style="list-style-type: none"> • Anti-arthritic medications • Anti-diabetic medications (including insulin) • Anti-cancer medications • Anti-coagulant and anti-thrombotic medications • Medication for autism • Anti-psychotics • Medications for HIV/AIDS • Growth hormone • Medication used to treat arthritis, anemia, and narcolepsy • Fertility Medication |

The ACA Includes Four Key Provisions That Protect People With Pre-Existing Conditions:

- **COVERAGE GUARANTEE:** Rule that forbids insurance companies from denying coverage to people with pre-existing conditions.
- **COST:** Rule that prevents insurers from charging people with pre-existing conditions more.
- **ESSENTIAL HEALTH BENEFITS:** Requirements that insurance companies cover essential health benefits, such as prescription drugs and maternity care.
- **LIFETIME CAPS:** Ban on insurance companies having lifetime caps on coverage.

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Republicans Want To Put Insurance Companies Back In Charge, Ending Protections For The 135 Million People With Pre-Existing Conditions.

Repeated attempts to undermine and sabotage the ACA puts protections for [135 million Americans](#) with pre-existing conditions at risk. Moreover, the Trump administration is backing a lawsuit seeking to overturn the entire health care law. Without the ACA, protections for pre-existing conditions would be eliminated overnight and the uninsured rate would increase by 65 percent.

More Than 140 Million Could Once Again Have To Pay For Preventative Care. Because of the ACA, health plans must cover preventive services – like flu shots, cancer screenings, contraception, and mammograms – at no cost to consumers. More than [140 million](#) Americans are enrolled in plans that provide free preventive services, including 133 million people with employer coverage.

Premium Surcharges Could Once Again Be In The Six Figures. Thanks to the Republican lawsuit, insurance companies can charge people more because of a pre-existing condition. The House-passed repeal bill had a similar provision, and an analysis by the Center for American Progress found that insurers could charge up to [\\$4,270 more for asthma](#), [\\$17,060 more for pregnancy](#), [\\$26,180 more for rheumatoid arthritis](#) and [\\$140,510 more for metastatic cancer](#).

Reinstate Lifetime And Annual Limits On 109 Million Privately Insured Americans. Repealing the Affordable Care Act means insurance companies would be able to impose [annual and lifetime limits](#) on coverage for those insured through their employer or on the individual market. In 2009, prior to the implementation of the ACA, [59 percent](#) of workers covered by employer-sponsored health plans had a lifetime limit.

Insurance Companies Would Not Have To Provide The Coverage You Need. The Affordable Care Act made comprehensive coverage more available by requiring insurance companies to include “essential health benefits” in their plans, such as maternity care, hospitalization, substance abuse care and prescription drug coverage. Before the ACA, people had to pay extra for separate coverage for these benefits. For example, in 2013, [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.