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THE VOICE FOR HEALTH CARE CONSUMERS

FLORIDA

How the Midterm Elections Could Impact Residents of Florida With Preexisting Conditions

The 2018 election will determine the future of health care in America. Some candidates want to take away health insurance protections for people with preexisting conditions.

Without protections, insurers can define a preexisting condition as almost anything: acne, childhood asthma, obesity, or any other condition. Taking medicine for cholesterol or high blood pressure, a past bout of depression or anxiety, surviving cancer that has long since disappeared, or just having seen a therapist a few times could make it impossible to buy affordable, comprehensive insurance. Anything in your past medical history or current health profile that insurers count as a preexisting condition could leave you vulnerable.

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If preexisting condition protections go away, health insurers can return to abusive practices that were widespread before protections were in place:

» Insurers will flatly refuse to cover people with preexisting conditions. Millions of people with preexisting conditions will be unable to buy insurance and may become uninsured.

» Insurers will jack up premiums by unlimited amounts for people with preexisting conditions, making it impossible for them to buy an insurance plan.

» Insurers, including those offering employer-based insurance, will be able to sell insurance that excludes treatment of preexisting conditions. For example, plans may exclude all respiratory care for children with asthma or deny breast cancer survivors all care for breast problems.

» When people who manage to buy insurance get sick and need expensive care, insurers will scour their medical records. If they find signs of a preexisting condition, they will deny current treatment or even cancel the entire insurance policy retroactively.

If Preexisting Condition Protections Are Eliminated, 7,810,300 Floridians Who Have Such Conditions Will Be Placed in Danger[1]
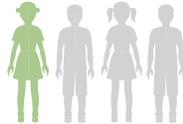
Nationally, one out of four children have a preexisting condition.[2]

In Florida, this is 973, 800 children.[3]
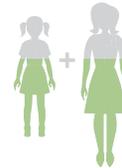
Nationally, more than half of girls and women have a preexisting condition.[4]

In Florida, this is 4,086,000 girls and women.[5]
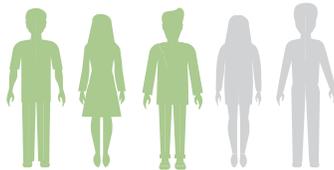
Nationally, three out of five adults age 45 to 54 have a preexisting condition.[6]

In Florida, this is 1,879,800 adults age 45 to 54.[7]

Nationally, more than four out of five adults age 55 to 64 have a preexisting condition.[6]

In Florida, this is 1,760,800 adults age 55 to 64.[7]

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Amy, Gainesville, FL

I was diagnosed with a benign brain tumor at the age of 25. I required six brain surgeries and a two-month hospital stay. Thanks to the federal law, which protects people with preexisting conditions, I was able to remain on my parents' insurance while I received optimal and life-saving treatment. When I aged off my parents' plan, I was able to easily obtain insurance through the marketplace without bias or increased rates for my preexisting condition.

## Many Floridians with Specific Health Conditions Would Be Endangered

More than one out of six Florida adults under age 50 (1,478,000 Floridians) have anxiety, depression, or other mental health conditions.[8] Adults over age 50 and children who have mental health conditions would also be vulnerable to preexisting condition discrimination.

329,000 Florida cancer survivors under age 60, including adults and children.[9] Cancer survivors age 60 and up would also be at risk for discrimination based on their preexisting condition.

19,589 newborn babies with low birth weight in Florida–more than one out of every 12 babies born a year in Florida.[10]
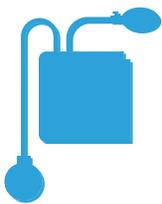
Virtually any health condition that a person had before joining a health plan could lead to a preexisting condition exclusion, denial, or price increase. High blood pressure or cholesterol, diabetes, asthma, and obesity are just a few of the many conditions that could trigger exclusions, premium spikes, or complete denials of coverage if protections go away.[11]

The 2018 midterm elections could determine if health insurance protections stay in place, or if the nation goes back to the days when children and adults with preexisting health conditions were denied the care and coverage they needed to be healthy or even to survive.

Endnotes

[1] Emily Gee, Center for American Progress (CAP), *Number of Americans with Pre-Existing Conditions by Congressional District* (Washington, DC: CAP, April 5, 2017), available online at https://www.americanprogress.org/issues/healthcare/news/2017/04/05/430059/number-americans-pre-existing-conditions-congressional-district/.

[2] Office of the Assistant Secretary for Planning and Evaluation (ASPE), *Health Insurance Coverage for Americans with Pre-Existing Conditions: The Impact of the Affordable Care Act*, (Washington, DC: ASPE, January 5, 2017), available online at https://aspe.hhs.gov/system/files/pdf/255396/Pre-ExistingConditions.pdf.

[3] Gee, op cit.

[4] ASPE, op cit. This statistic is half of all females under age 65.

[5] Center for American Progress (CAP) and National Partnership for Women and Families (NPWF), *Moving Backward: Efforts to Undo Pre-Existing Condition Protections Put Millions of Women and Girls at Risk* (Washington, DC: CAP/NPWF, June 2018), available online at http://www.nationalpartnership.org/research-library/health-care/aca-pre-ex-protections-women-girls.pdf.

[6] ASPE, op cit.

[7] Gee, op cit.

[8] Families USA calculations, based on data from the Substance Abuse and Mental Health Services Administration (SAMHSA) Center for Behavioral Health Statistics and Quality and its National Survey on Drug Use and Health, 2012 to 2014, and on data from the American Community Survey, 2012-2014. SAMHSA total numbers of adults with any mental illness (AMI) for each state were adjusted to reflect (1) the national proportion of adults with AMI under age 50, and (2) the difference between the proportion of adults in each state under age 50 and the proportion of U.S. adults under age 50, as shown by the 2012-2014 American Community Survey, with population totals averaged for those years.

[9] Families USA calculations, based on data from American Cancer Society, Cancer Treatment and Survivorship Facts and Figures 2016-2017 and on data from the American Community Survey. American Cancer Society total numbers of survivors for each state were adjusted to reflect (1) the national proportion of cancer survivors under age 60, and (2) the difference between the proportion of state residents under age 60, as shown by the 2016 American Community Survey.

[10] National Center for Health Statistics (NCHS), "Table I-21: Low birthweight births, by race and Hispanic origin of mother: United States, each state and territory, 2016," National Vital Statistics Reports, 67, no. 1 (January 31, 2018), available online at https://www.cdc.gov/nchs/data/nvsr/nvsr67/nvsr67_01_tables.pdf.

[11] ASPE, op cit.

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