Broken Health Care Promises: 
Preexisting Conditions and Health Insurance Coverage

President Trump’s Broken Promise: “We’re going to have insurance for everybody. … [People] can expect to have great health care … Much less expensive and much better.”1 “[We are going to] protect the most vulnerable, especially those with preexisting conditions.”2

Trump Administration’s Track Record: Despite Trump’s continued promise to provide high quality health care and protect people with preexisting conditions, his policies have already caused millions of people to lose coverage and weakened protections for people with preexisting conditions.

The administration’s partisan approach to health coverage has led to millions of people losing quality health insurance. The number of nonelderly people without health insurance in the U.S. has risen during the Trump administration. From the years 2010 to 2016, before Trump took office, the number of nonelderly uninsured people declined significantly, from 46.5 million in 2010 (the year the Affordable Care Act was enacted) to just below 27 million in 2016.3 After Trump took office, the number of uninsured began to increase again as his administration cut outreach and enrollment assistance, encouraged states to create paperwork burdens for Medicaid applicants, and otherwise took aim at comprehensive health insurance. From 2017 through 2018, the nonelderly uninsured population increased by 1.2 million people.4

The Trump administration also has sought to replace quality health insurance with cut-rate junk coverage that threatens coverage for people with preexisting conditions. The president has allowed short-term health insurance plans to proliferate, and by design, these plans can exclude essential services like comprehensive coverage of prescription drugs, hospital care, mental health services, maternity care, and preventative services.5 These plans also aren’t required to spend the money they collect on premiums on medical care but rather can keep the

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money as profit. In fact, in 2018, the top-selling short-term plan spent just 37% of premium dollars on medical care and was able to pocket many millions of dollars in profit. Rules promulgated by the Trump administration allow the sale of short-term plans for periods of up to 12 months and extensions of short-term coverage for up to three years. In reality, these are not short-term plans but substandard plans that can deny coverage to people with preexisting conditions and often omit important benefits.

Ultimately, families who are tricked into buying this coverage could pay their premiums month after month and experience financial ruin when they need core services that are not covered.

While allowing junk plans to proliferate, the Trump administration has sought to undermine comprehensive health coverage and allowed the uninsured rate to increase.

### Uninsured Over Time, United States

![Uninsured Rate Over Time](chart.png)

**NOTE:** Includes nonelderly individuals ages 0 to 64.

Deeply Concerning Proposals:

Upon taking office, Trump failed to repeal the Affordable Care Act and dramatically cut Medicaid funding. This health care repeal push collapsed in response to massive public opposition. The nonpartisan Congressional Budget Office estimated that the President’s health care repeal proposal would result in almost $1 trillion in cuts to health care funding and 22 million Americans losing health coverage. Experts across the political spectrum also agreed that his proposal would also have gutted basic insurance protections for people with preexisting conditions.

After his repeal efforts in Congress failed, many people don’t realize that the Department of Justice under Trump is pursuing a lawsuit that aims to achieve health care repeal in the courts and end current protections for people with preexisting conditions. Released in February of 2020, the president’s fiscal year 2021 budget briefing book also shows that he intends to cut both Medicaid and market-based health care further over the next 10 years by placing them in a block grant program. In total, he is proposing to reduce federal support for health care for families by an astounding $920 billion from 2021 to 2030, and abandon core insurance protections, similar to the failed health care repeal bills of 2017. The president hopes to restart health care repeal in the event partisan judges act on the lawsuit his administration supports to abolish the Affordable Care Act.

In sum, Trump’s policies will not protect families in America. Instead, under his proposals, more and more people will lack the access to good health care and lack protections against medical debt and discrimination for preexisting conditions that valuable coverage provides.
Endnotes


4 Tolbert et al., “Key Facts.”


7 Pollitz et al., “Limited Duration Health Insurance”; Fish-Parcham, “Seven Reasons.”


11 Office of Management and Budget, A Budget, 51.

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