



Pre-Existing Conditions in Illinois. June 2018

Why are We Talking About Pre-Existing Conditions...Again?

Pending federal regulations will expand the availability of unregulated insurance plans known as short-term, limited duration (STLD) health plans. These plans do not offer consumers the broad range of benefits and services provided by the Affordable Care Act (ACA), and specifically **exclude coverage for individuals with pre-existing conditions**.

The Federal Administration has also recently decided to take the position that it is unconstitutional to stop insurance companies from denying or dropping coverage for people with pre-existing conditions like cancer, asthma, HIV or diabetes. As a result, the U.S. Department of Justice [went to court](#) in early June and demanded the repeal of the Affordable Care Act (ACA)'s protections for people with pre-existing conditions.

What Protections Could Be Impacted for Individuals with Pre-Existing Conditions?

Prior to the Affordable Care Act (ACA), insurers could discriminate against consumers based on their current health conditions and medical history. Consumers with common ailments, including asthma and high blood pressure, were **charged higher rates** for the same coverage as those without pre-existing conditions. People with histories of serious conditions, such as cancer or heart attacks, were regularly **denied coverage altogether**. The ACA changed all of that by intentionally requiring pre-existing conditions to be covered completely and not be subject to higher rates.

If the Federal Administration's proposed rule takes effect, STLD health plans could further expand within the Illinois market. While their lower monthly premium may seem like a more appealing option, these plans do not offer comprehensive coverage and **offer no coverage for people with pre-existing conditions**. Research shows that the proliferation of these plans could also cause premiums to rise by 20% as more individuals purchase STLD plans.

If the Federal Administration gets their way between these two attacks on ACA protections, and you are one of [over 5 million Illinoisans](#) who has a pre-existing condition, your protections will disappear. Insurance companies will once again be allowed to deny you coverage or hit you with exorbitant medical bills and push you into bankruptcy for simply accessing care.

What is Considered A Pre-Existing Condition?

The term "pre-existing condition" is extremely vague and to make it even more complicated, every insurance company has its own lists of conditions that they can consider as "declinable" or "uninsurable."

Most short-term plans say that they won't cover ANY pre-existing condition often defined as *conditions*:

1. *for which medical advice, diagnosis, care or treatment was recommended or received preceding the date the covered person became insured under the policy, or*



2. *that was not diagnosed but manifested symptoms that would have caused an ordinarily prudent layperson to seek medical advice, diagnosis, care or treatment.*

In non-ACA plans, insurance companies could decide to deny a service you need or deny you coverage altogether if your health problem began before the date that new health coverage starts. These unregulated plans can also deny your service if they find something in your medical history that leads them to believe that the services you are receiving now stem from a pre-existing condition.

Pre-existing condition exclusion lists include a broad range of conditions, such as those below, and will vary among insurers. *Please note that the list below is not comprehensive.*

Acne	Chronic Obstructive Pulmonary Disease	Hepatitis
AIDS or ARC	Cirrhosis of the Liver	Multiple Sclerosis (MS)
Alzheimer's Disease	Congestive Heart Failure	Muscular Dystrophy
Anemia	Cystic Fibrosis	Obesity
Anxiety	Depression	Organ transplants
Asthma	Dermatomyositis	Paraplegia
Cancer	Diabetes	Parkinson's Disease
Cerebral Palsy	Dialysis	Polycythemia Vera

STLD health plan limitations can also mean that major services are not available under these plans. According to a Kaiser Family Foundation [study](#), of the 21 short-term plans available in Chicago:

- 43 percent lacked coverage of mental health services
- 67 percent lacked coverage of substance use disorder treatment;
- 67 percent lacked prescription drug coverage; and
- No plans covered maternity services.

ACTION ALERT: To help protect people with pre-existing conditions in Illinois, call Governor Rauner and tell him to sign HB 2624, the Short Term Limited Duration Health Insurance Coverage Act.

Details here: <https://p2a.co/N3jsO1h>

POC-IL is a coalition of over 145 organizations representing health care advocates, providers, consumers, and workers committed to protecting and building upon the benefits of the Affordable Care Act (ACA) and Medicaid.



@protectourcareil



@protectilcare



<http://protectourcareil.org>