

News Release

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New Report:

129 Million Americans With A Pre-Existing Condition Could Be Denied Coverage Without New Health Reform Law

Without Affordable Care Act protections, in 2014, 1 in 2 non-elderly Americans could be denied coverage or charged more due to a pre-existing condition

Health and Human Services Secretary Kathleen Sebelius today released a new analysis showing that, without the Affordable Care Act, up to 129 million non-elderly Americans who have some type of pre-existing health condition, like heart disease, high blood pressure, arthritis or cancer, would be at risk of losing health insurance when they need it most, or be denied coverage altogether. Under the full range of policies in the Affordable Care Act to be enacted by 2014, Americans living with pre-existing conditions are free from discrimination and can get the health coverage they need, and families are free from the worry of having their insurance cancelled or capped when a family member gets sick, or going broke because of the medical costs of an accident or disease. Repealing the law would once again leave millions of Americans worrying about whether coverage will be there when they need it.

"The Affordable Care Act is stopping insurance companies from discriminating against Americans with pre-existing conditions and is giving us all more freedom and control over our health care decisions," said Secretary Sebelius. "The new law is already helping to free Americans from the fear that an insurer will drop, limit or cap their coverage when they need it most. And Americans living with pre-existing conditions are being freed from discrimination in order to get the health coverage they need."

The analysis found that:

- Anywhere from 50 to 129 million (19 to 50 percent) of Americans under age 65 have some type of pre-existing condition. Examples of what may be considered a pre-existing condition include:
 - Heart disease
 - Cancer
 - Asthma
 - High blood pressure
 - Arthritis
- Older Americans between ages 55 and 64 are at particular risk; 48 to 86 percent of people in that age bracket live with a pre-existing condition.
- 15 to 30 percent of people under age 65 in perfectly good health today are likely to develop a pre-existing condition over the next eight years.
- Up to one in five Americans under age 65 with a pre-existing condition – 25 million individuals – is uninsured.

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Prior to the Affordable Care Act, in the vast majority of states, insurance companies in the individual market could deny coverage, charge higher premiums, and/or limit benefits based on pre-existing conditions. Surveys have found that 36 percent of Americans who tried to purchase health insurance directly from an insurance company in the individual insurance market encountered challenges purchasing health insurance for these reasons.

A number of protections are already in place thanks to the Affordable Care Act. Insurers can no longer limit lifetime coverage to a fixed dollar amount or take away coverage because of a mistake on an application. Young adults have the option of staying on their parents' coverage up to the age of 26 if they lack access to job-based insurance of their own, and insurers cannot deny coverage to children because of a pre-existing condition.

Many uninsured Americans with pre-existing conditions have already enrolled in the temporary high-risk pool program called the Pre-existing Condition Insurance Plan (PCIP), which provides private insurance to those locked out of the insurance market because of a pre-existing condition. The PCIP program – which has already saved people's lives by covering services like chemotherapy – serves as a bridge until 2014, when insurance companies can no longer deny or limit coverage or charge higher premiums because of a pre-existing condition. There is a Pre-existing Condition Insurance Plan available in every state, and more information can be found at www.HealthCare.gov or by calling 1-866-717-5826.

In addition to the ban on discrimination against people with preexisting conditions, in 2014, individuals and small businesses will have access to new, high-quality insurance choices through competitive marketplaces called health insurance exchanges.

The report can be found at www.HealthCare.gov/center/reports/preexisting.html, and more information about the new protections created by the Affordable Care Act and the Pre-existing Condition Insurance Plan can be found at www.HealthCare.gov.

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Note: All HHS press releases, fact sheets and other press materials are available at <http://www.hhs.gov/news>.

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