What it would mean to lose the pre-existing conditions provision of Obamacare

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Under the Affordable Care Act, those with pre-existing conditions cannot be denied health coverage or charged more for coverage. However, before January 1, 2014, those with pre-existing conditions (health-related problems that exist *before* applying for health insurance or enrolling in a new plan) could be denied coverage or charged higher premiums based on their health.

Pre-existing conditions range from life-threatening illnesses, such diabetes, HIV/AIDS, or cancer to more manageable illnesses, like migraines and bronchitis. Even if you have a relatively minor condition, such as an accidental knee injury, it is still considered a pre-existing condition that could have impacted your coverage in the past.

In 2013, 49 percent of American people under the age of 65 reported that they or a family member had a pre-existing medical condition. Before the Affordable Care Act and the corresponding provision, more than 18 percent of applicants were denied coverage due to pre-existing conditions and over one million of those denied were uninsurable children. Even if a child overcame their illness, insurance companies were able to refuse coverage in the future due to the past pre-existing illness.

Before the law, women could also be denied or charged more for individual insurance policies because of their gender. In fact, pregnancy is considered a pre-existing condition, and women were once able to be denied coverage simply for being pregnant. A one-day stay in an American hospital can cost as much as $4,000 and a C-section can cost up to $15,000 without insurance. Under the Affordable Care Act, women cannot be denied or charged more for coverage and women can also receive preventive care services – like mammograms and birth control – with no out-of-pocket costs.

But now, the future the health law is uncertain. President-elect Trump has vowed to repeal and replace the Affordable Care Act. Should Trump completely repeal the law, millions could be denied coverage, including those with pre-existing conditions who are often women and children.

A study from the Urban Institute shows that if the Affordable Care Act were completely repealed, the number of uninsured Americans would rise to over 58 million (a jump of almost 30 million). However, Trump has stated that he "does not believe health insurance carriers should be able to refuse coverage to individuals due to pre-existing conditions." If Trump maintains this core component of the Affordable Care Act, he will likely have to implement a way to take care of the costs, as it is "one of the most costly elements of the law," according to health insurance carriers and experts in the health insurance industry.

Again, it is important to remember that if these changes were set into motion, they would not be implemented overnight. Nonetheless, it is important to look back on our country's history and understand how people would be affected without the pre-existing conditions provision in place.

About GoHealth:

As a leading health insurance marketplace, GoHealth's mission is to improve access to healthcare in America. Enrolling in a health insurance plan can be confusing for customers, and the seemingly small differences between plans can lead to significant out-of-pocket costs or lack of access to critical medicines and even providers. GoHealth combines cutting-edge technology, data science and deep industry expertise to match customers with the healthcare policy and carrier that is best for them. Since its inception, GoHealth has enrolled millions of people in Medicare and individual and family plans.