

Nov. 2, 2018

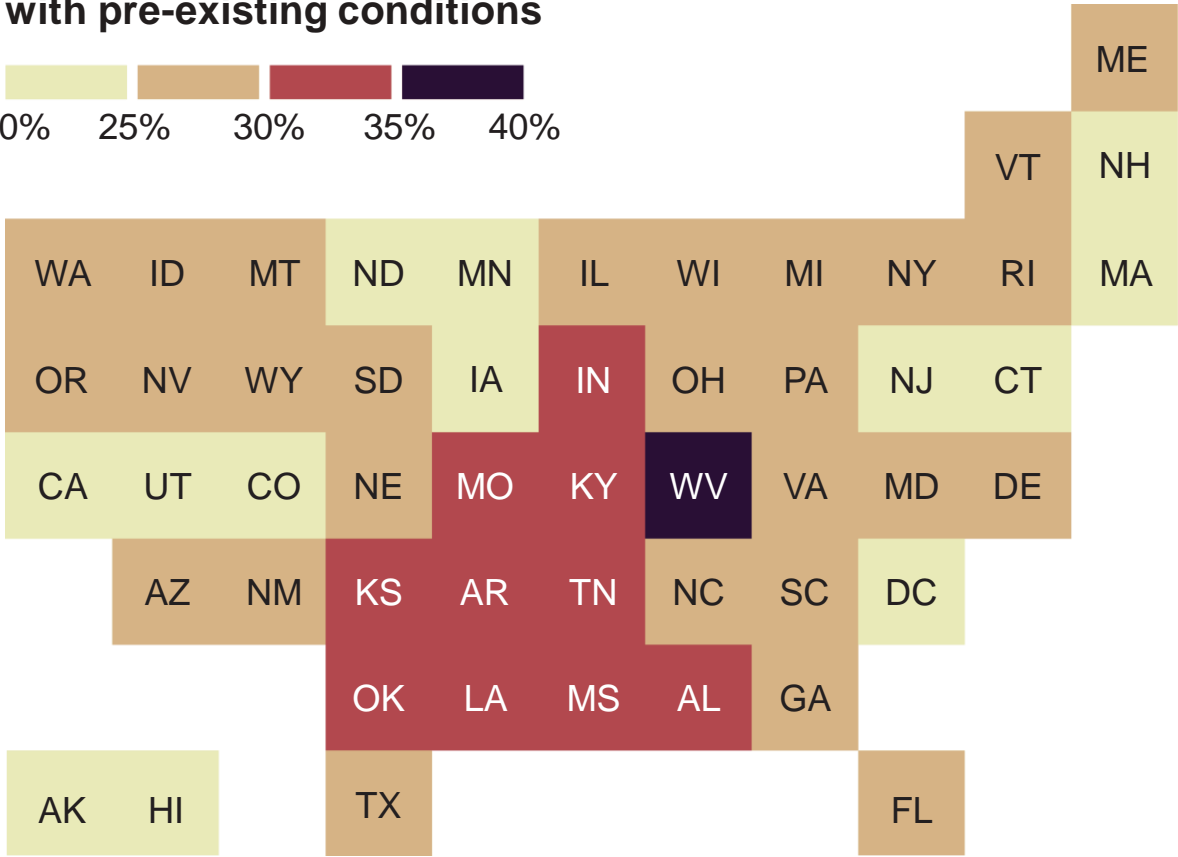
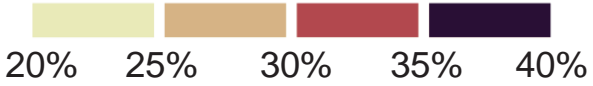
How Pre-Existing Conditions Became a Top Issue in the Midterms

On social media and in speeches on the campaign trail, President Donald Trump has touted his support for protecting Americans with pre-existing health conditions — a claim that critics charge is at odds with his administration's repeated attempts to repeal or reform the Affordable Care Act.

Analysts say some GOP incumbents could be hurt by their votes for ACA repeal in 2017.

Sources: Kaiser Family Foundation; Congress.gov

Share of non-elderly people with pre-existing conditions



Note: Based on the prevalence of health conditions that insurers denied coverage for prior to the ACA.

How recent GOP policy proposals would likely alter the ACA's protections for pre-existing conditions

PROPOSAL	WHO SUPPORTED IT	GUARANTEED ISSUE	COMMUNITY RATING	ESSENTIAL BENEFITS
American Health Care Act	<p>Supported by Trump and House GOP leadership.</p> <p>In the final House vote for passage, the bill was supported by 217 GOP, including 175 incumbents running for reelection this year.</p>	No change	Under a federal waiver system, states could allow insurers to charge enrollees more for pre-existing conditions if they had a gap in insurance coverage lasting at least 63 days.	Under a federal waiver system, states could redefine the essential benefits that insurance plans are required to cover.
Better Care Reconciliation Act	<p>Supported by Trump and Senate GOP leadership.</p> <p>A procedural vote to advance the bill was supported by all GOP senators except Susan Collins (R-Maine), Lisa Murkowski (R-Alaska) and John McCain (R-Ariz.).</p>	Insurers that offer ACA-compliant plans on the exchanges would also be allowed to offer less regulated plans outside of the exchanges that can reject applicants based on pre-existing conditions.	Deregulated off-exchange plans would be allowed to charge enrollees more based on their pre-existing health conditions. Sicker enrollees left on the exchanges would likely see higher premiums.	Deregulated off-exchange plans would not need to offer the ACA's essential benefits, and could exclude coverage of individual enrollees' conditions on a case-by-case basis.
Graham-Cassidy amendment	<p>Authored by Sens. Lindsay Graham (R-S.C.), Bill Cassidy (R-La.), Dean Heller (R-Nev.) and Ron Johnson (R-Wis.).</p> <p>Supported by Trump, House and Senate GOP leadership.</p>	Would have repealed the ACA's guaranteed issue requirement.	Would have repealed the ACA's community rating requirement.	Would have repealed the ACA's essential benefit requirements.
Texas v. Azar lawsuit	<p>Filed by state attorneys general from 20 mostly Republican states. The Trump administration supports the lawsuit in part and refuses to defend the ACA provisions relating to preexisting conditions in court.</p>	Would overturn all or parts of the ACA, depending on the final ruling, including the provision regulating guaranteed issue.	Would overturn all or parts of the ACA, depending on the final ruling, including the provision regulating community rating.	Would overturn all or parts of the ACA, depending on the final ruling, including provisions regulating essential benefits.
New HHS rule on short-term insurance	<p>Proposed by the Trump administration, and supported by House and Senate GOP leadership</p>	No change	Short-term plans can charge enrollees more based on their pre-existing health conditions. Sicker enrollees left on the exchanges would likely see higher premiums.	Short-term plans would not need to offer the ACA's essential benefits, and could exclude coverage of individual enrollees' conditions on a case-by-case basis.



VOTED FOR THE AMERICAN HEALTH CARE ACT

VOTED AGAINST

DISTRICT RATING

LIKELY DEMOCRATIC

PA-17 Keith Rothfus

LEAN DEMOCRATIC
7 races

CA-25 Steve Knight
IA-01 Rod Blum

KS-03 Kevin Yoder
MN-02 Jason Lewis

MN-03 Erik Paulsen

CO-06 Mike Coffman
VA-10 Barbara Comstock

TOSS-UP
21 races

CA-10 Jeff Denham
CA-45 Mimi Walters
CA-48 Dana Rohrabacher
FL-26 Carlos Curbelo
IA-03 David Young
IL-06 Peter Roskam
IL-14 Randy Hultgren

KY-06 Andy Barr
ME-02 Bruce Poliquin
MI-08 Mike Bishop
NC-02 George Holding
NJ-03 Tom MacArthur
NY-19 John Faso

NY-22 Claudia Tenney
OH-01 Steve Chabot
TX-07 John Culberson
TX-32 Pete Sessions
VA-02 Scott Taylor
VA-07 Dave Brat

NJ-07 Leonard Lance
PA-01 Brian Fitzpatrick

LEAN REPUBLICAN
22 races

AK-AL Don Young
AR-02 French Hill
CA-21 David Valadao
CA-50 Duncan Hunter
FL-16 Vern Buchanan
FL-18 Brian Mast
GA-07 Rob Woodall

IL-12 Mike Bost
IL-13 Rodney Davis
MI-06 Fred Upton
MI-07 Tim Walberg
NC-13 Ted Budd
NE-02 Don Bacon

NY-27 Chris Collins
PA-10 Scott Perry
PA-16 Mike Kelly
UT-04 Mia Love
WA-05 Cathy McMorris Rodgers
WI-06 Glenn Grothman

NY-24 John Katko
TX-23 Will Hurd
WA-03 Jaime Herrera Beutler

LIKELY REPUBLICAN
27 races

AZ-06 David Schweikert
CA-04 Tom McClintock
CA-22 Devin Nunes
CO-03 Scott Tipton
FL-25 Mario Diaz-Balart
IA-04 Steve King
IN-02 Jackie Walorski
IN-09 Trey Hollingsworth

KS-04 Ron Estes
MI-01 Jack Bergman
MO-02 Ann Wagner
NY-01 Lee Zeldin
NY-02 Peter King
NY-21 Elise Stefanik
NY-23 Tom Reed
OH-07 Bob Gibbs

OH-15 Steve Stivers
OK-05 Steve Russell
OR-02 Greg Walden
TX-22 Pete Olson
TX-24 Kenny Marchant
TX-31 John Carter
WI-08 Michael Gallagher

NJ-04 Chris Smith
NY-11 Dan Donovan
OH-10 Mike Turner
OH-14 David Joyce