

Healthcare: Rushing to Fix One Part While Destroying the Whole

Written by Jeff Smith, State Senator District 31

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Madison Republicans claim they want to protect people with pre-existing conditions, but Wisconsin cannot afford to go back to 2008 when health care costs were skyrocketing and health insurance lacked the necessary coverage.

MADISON - Remember the high-gloss campaign mailings? The non-stop TV and radio campaign ads from last year about protecting people with pre-existing conditions? I bet you heard more than you ever wanted about pre-existing conditions, right? Well, the number one issue from last fall's election is coming home to roost here in the Legislature.

When I left office as State Representative in 2010, bipartisanship was at an all-time low. The biggest political football at the time was the Affordable Care Act (ACA), also known as Obamacare. Democrats knew it would be a political liability to pass the ACA, but health care reform was so desperately needed. During the 2010 Election, Congressional Republicans vowed to stop at nothing to repeal the ACA.



Eight years later I've returned to Madison as a new State Senator. Republicans are still trying to eliminate the ACA, but curiously, some effects of the ACA have become incredibly popular. Covering people with pre-existing conditions was one of the ACA's most important changes, and it was one of the Republicans' biggest political liabilities in last year's election.

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Before the ACA, health insurance providers could deny coverage for individuals with pre-existing conditions. Patients with medical histories of epilepsy, cancer, diabetes, lupus, sleep apnea, or even pregnancy are just a few examples of pre-existing conditions.

Pre-existing conditions are incredibly common for people seeking health insurance. According to research conducted by Families USA, published in 2012, more than 1.3 million (or one in four) Wisconsinites under the age of 65 were diagnosed with a pre-existing condition. In counties within the 31st Senate District alone, nearly 28% of the population under 65 years of age, had a pre-existing condition.

It's no surprise that Republicans in the State Assembly are rushing to pass Assembly Bill 1 (AB 1) which would provide protections for individuals with pre-existing conditions. There is far more to the story than only protecting people with pre-existing conditions.

Since the ACA was passed into law, countless lawsuits threatened pre-existing conditions coverage and many other crucial protections offered by the ACA. Most recently, former Attorney General Brad Schimel, with the support of former Governor Scott Walker and many legislative Republicans, joined a lawsuit with other states to eliminate the ACA. During the highly-controversial lame duck session last month, Republicans even went so far as to pass a law to prevent current Attorney General Josh Kaul from withdrawing Wisconsin from the lawsuit to overturn the ACA.

So while rushing to pass AB 1 to protect individuals with pre-existing conditions, Republicans are also supporting efforts to eliminate the protections nationally. Bizarre, right?

Pre-existing conditions coverage isn't the only important protection in jeopardy of being eliminated with the Republicans' lawsuit. There are countless other protections in the ACA that consumers need for affordable insurance.

For instance, the issue of affordability fails to be addressed in AB 1. If the ACA is repealed, there is nothing preventing subsidies from being taken away from consumers. This would result in increasing costs that will make it impossible for some to afford coverage.

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Annual and lifetime caps are also not addressed in the Republicans' plan. This change would require consumers to pay for all health care costs out-of-pocket after their insurance coverage runs out for the year, or during their lifetime. This has a significant effect on people with disabilities and those suffering from chronic illness.

Equally important, the Republicans' plan would no longer require insurers to cover essential health benefits, including maternity care, substance abuse treatment, prescription drug services and chronic disease management.

Although pre-existing conditions coverage was a dominant issue from last fall's election, many questions remain about equally important protections under the ACA. We can't afford to go back to 2008 when health care costs were skyrocketing and consumers were offered health insurance plans lacking necessary coverage.

As this issue continues to dominate newspaper headlines and campaign promises, we must remember there is much more to the story. In every corner of Wisconsin, voters sent a clear message last fall – don't take us backward on health care.