

# CONTRAST ARGUMENTS

## PRE-EXISTING CONDITIONS: THE ACA VS. RSC'S FRAMEWORK FOR PERSONALIZED, AFFORDABLE CARE

The ACA was meant to protect people with pre-existing conditions, those with chronic health conditions, and the vulnerable. But, how have they fared under the current system? The RSC report details five ways it has left them behind.

### CHALLENGES UNDER THE ACA

#### 1) DOES NOT PROTECT PEOPLE WITH PRE-EXISTING CONDITIONS—

The current system guarantees individuals can get insurance coverage, but it does so at the expense of affordability, plan retention, access to quality care, and availability of doctors- all things that are important to those that are chronically ill. Moreover, it exacerbates the issue of pre-existing conditions by disincentivizing people from getting coverage before getting sick. This is an unsustainable system.

#### 2) MAKES HEALTH INSURANCE UNAFFORDABLE—

The explosion in the cost of health insurance under the current system has made insurance unaffordable, causing fiscal stress to many individuals who already struggle with the stress of being sick.

#### 3) CAUSES EXPLOSION OF OUT-OF-POCKET COSTS—

Under the current system, deductibles have exploded, which has caused many to delay care they may need because they will bear much of the costs. This is especially a problem for those with chronic health conditions who require regular use of medical services.

#### 4) REDUCES ACCESS & QUALITY OF CARE—

The current system caused insurance companies to dramatically reduce their networks of hospitals and physicians to control costs, which has made it more difficult for individuals to access the care they need. The best doctors and hospitals may not be available to the people that need them most. The current system also incentivizes insurance companies to provide the sick and vulnerable with the worst coverage legally possible.

#### 5) PRIORITIZES ABLE-BODIED OVER THE VULNERABLE—

The Medicaid expansion prioritized able-bodied adults over the truly vulnerable instead of improving the system for the people it was designed to protect. Thousands of individuals with disabilities and significant health needs remain on waiting lists.

### IMPROVEMENTS UNDER RSC'S PLAN

#### 1) EXTENDS PRE-EXISTING CONDITIONS PROTECTIONS—

It extends to the individual health care market important protections for people with pre-existing conditions that were put in place in the employer health care market. It does this without sacrificing affordability, access to quality care, or availability of doctors. The plan neutralizes the issue of pre-existing conditions by providing greater portability of coverage and breaking down barriers that prevent people from obtaining affordable, personalized options.

#### 2) MAKES HEALTH INSURANCE MORE AFFORDABLE—

It reduces regulatory barriers that have caused the current explosion of health insurance costs, which will make health insurance more affordable so individuals can access the care that fits their personal needs.

#### 3) EMPOWERS INDIVIDUALS TO SAVE FOR HEALTH CARE EXPENSES—

It expands and reforms Health Savings Accounts to make it easier for people to save for their personal health care needs and pay for the costs of insurance and care.

#### 4) IMPROVES ACCESS & QUALITY OF CARE—

It opens up more innovative insurance and care models that will provide greater personalized access to doctors and care providers, and thus improve competition and choice.

#### 5) PRIORITIZE THOSE IN NEED—

It provides a stable and sustainable safety net that truly focuses on the most vulnerable populations.