

Amendment to the Chairman's Mark

Offered by Representatives Yarmuth, Van Hollen, Schwartz, Pascrell, Castor, McDermott, Lee, Cicilline, Jeffries, Pocan, Blumenauer, and Schrader

**Protect Access to Health Insurance for the 129 Million Americans with Pre-Existing Health Conditions and for Young Adults**

1. At the end of Title VII, add the following:

“Sense of the House on the Importance of Protecting Access to Health Insurance for the 129 million Americans with Pre-Existing Conditions, and Protecting the Ability of Dependents to Remain on their Parents' Health Insurance up to Age 26.

(a) The House finds that---

- (1) Under the Affordable Care Act, starting in 2014, Americans cannot be denied coverage, be charged significantly higher premiums, be subjected to an extended waiting period, or have their benefits curtailed by insurance companies because of some type of pre-existing health condition.
- (2) Up to half of non-elderly Americans have a pre-existing health condition such as asthma, cancer, diabetes, or high blood pressure. Up to one in five non-elderly Americans with a pre-existing condition — 25 million individuals — is uninsured.
- (3) As many as 82 million Americans with employer-based coverage have a pre-existing condition, ranging from life-threatening illnesses like cancer to chronic conditions like diabetes, asthma, or heart disease. Without the Affordable Care Act, such conditions limit the ability to obtain affordable health insurance if these individuals become self-employed, take a job with a company that does not offer coverage for a pre-existing condition, or experience a change in life circumstance, such as divorce, retirement, or moving to a different state.
- (4) Older Americans between ages 55 and 64 are particularly at risk, as up to 86 percent have some type of pre-existing condition.
- (5) Up to 30 percent of people in good health today are likely to develop a pre-existing condition over the next eight years, severely limiting their health insurance choices without the protections of the Affordable Care Act.
- (6) There are 17 million children under age 18 with some type of pre-existing condition, and despite the protections offered by Medicaid and CHIP, up to 2 million of them are uninsured. Already, due to the new health reform law, insurers cannot deny coverage to children under the age of 19 based on a pre-

existing condition — a protection that would be revoked without the Affordable Care Act.

- (7) The Affordable Care Act also extends dependent health coverage up to age 26. From September 2010 to December 2011, three million young adults gained health insurance coverage and the percentage of adults ages 19 to 25 with coverage increased from 64.4 percent to 74.8 percent.
- (8) The young adults most likely to benefit from this policy are those who are in poor health. The policy has led to significant reductions in the number of young adults who delay getting the health care they need or do not receive that care because of cost.
- (9) While important for young adults of all races and ethnicities, the extension of dependent coverage is particularly important to minority communities; the policy has led to the largest gains in coverage among Native Americans, Asians, and Latinos.
- (10) The Affordable Care Act contains additional important protections for all Americans, including: providing tax credits to small business owners to help them afford health insurance for their employees and allowing small businesses to band together to purchase health insurance coverage that will allow them to have the same negotiating power as large businesses; requiring health insurance companies to provide a basic summary of plan benefits and coverage; supporting consumers in appealing health plan decisions; banning lifetime and annual limits; and ensuring that insurance companies spend at least 80 percent of premiums on providing care.

(b) It is the sense of the House that the important benefits for all Americans provided by the Affordable Care Act, including preventing insurance company discrimination against people with pre-existing conditions and allowing young adults to remain on their parents' health insurance plan, should not be repealed.”

2. Amend the committee report to reflect the following policy assumptions:

The resolution rejects repeal of the important benefits for all Americans provided by the Affordable Care Act, including the protection against discrimination based on pre-existing health conditions, the ability of young adults to stay on their parents' health insurance plan, and tax credits for small businesses.