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Health Care Advocates ask Senator Gardner to Protect Coloradans with Pre-Existing Conditions, not "Trumpcare"

Pointing to existing Colorado regulations as a standard, health care advocates urge Senator Cory Gardner to support resolution ending war on health care

Denver, CO – Even though his own state prohibits “junk plans,” Senator Cory Gardner refuses to stand up to the Trump Administration by protecting people with pre-existing conditions and opposing bare bones short term plans at the federal level.

Today, activists called on Senator Gardner to stand up for health care by signing onto Senator Shaheen (D-NH) and Senator Warner’s (D-VA) Protect Pre-Existing Conditions Act, which would undo the Trump administration's new junk insurance plans that don’t cover people with pre-existing conditions.

“Just as we all need air to breathe, we all need insulin to live. Thanks in large part to the protections of the Affordable Care Act, I can afford to care for myself following the guidelines of both my endocrinologist and the American Diabetes Association. Junk insurance plans remove those protections,” said **Gail DeVore, member of #Insulin4All, an advocacy group for people with Type 1 diabetes**. “Should I be unfortunate enough to lose my current coverage it would cost me in excess of $5200 per month until I either die or get other coverage just to have the care I have now. I don’t know about Senator Gardner and his colleagues in New York, but I don’t know anyone who can afford that type of an expense every month just to stay alive.”

Thanks to recently enacted regulations, these cheap and bare-bones junk plans are illegal in Colorado. State regulations require that any short term plans cover the essential health benefits outlined in the Affordable Care Act (ACA). However, if the Texas v. The United States lawsuit brought by the Trump administration to dismantle the ACA is successful, Coloradans would no longer be protected from these predatory insurance plans.

“As an adult, I initially had a stop-gap junk plan. It was costly and made me beg to access even the most basic of care. Then the ACA passed, and my whole life was changed” said **Rachel Wall, a Denver resident with a rare and deadly genetic disease**. “Access to healthcare doesn't just give me the treatment, it gives me life. It’s ridiculous that I should have to be here today, begging for my life, while my senator is off fundraising for a president who is determined to take that life away from me.”

As the Trump administration seeks to weaken health care protections through the Texas v U.S. lawsuit and the institution of predatory junk plans, 130 million Americans with pre-existing conditions, including 2.4 million Coloradans, would be at risk of losing their insurance and would be forced to subscribe to more expensive plans that provide less coverage. In this time of healthcare turbulence, advocates and experts in Colorado are calling on Senator Gardner to speak up in Washington and protect our access to care.

“In this ongoing sabotage of our Health Care, Senator Gardner wants to have his cake and eat it too,” said Olga Robak with Protect Our Care Colorado. “He says he wants to protect people with pre-existing conditions, but he has voted 7 times to repeal the ACA. He tries to take credit for state laws that make insurance more affordable, meanwhile he supports the Texas v. US lawsuit that would throw our health care system into chaos.”

BACKGROUND

President Trump Wants To Gut Crucial Guardrail Protections. If He Gets His Way:

- **Protections for people with pre-existing conditions would be essentially meaningless.** The American Cancer Society Cancer Action Network said allowing states to waive essential health benefits “could render those protections meaningless” for people with pre-existing conditions.
- **It would be harder for people with pre-existing conditions to get affordable coverage.** As Consumers Union stated, allowing states to waive essential health benefits would be “putting meaningful coverage out of reach for many Americans, especially those with chronic and pre existing conditions.”
- **You could pay more for the same coverage.** The Trump administration would allow states to adjust the amount of premium tax credits and cost sharing consumers receive to help lower their costs. Without the guardrail to ensure coverage is just as affordable, many consumers could end up paying more for the same care.
- **Insurers would not have to cover essential benefits, like maternity care.** Right now, every insurance plan must cover the 10 essential health benefits. Because states could opt out of covering these basic benefits, insurers would likely only offer policies that

covered much less than they do now. The Kaiser Family Foundation found that the benefits most likely to no longer be covered would be maternity care, mental health or substance abuse coverage.
- **Insurers could reimpose lifetime and annual limits.** Allowing states to opt out of the essential health benefits coverage means that insurance companies could once again put lifetime and annual limits on the amount of care you receive. The Center for American Progress estimates that 20 million people with health coverage through their employer would face lifetime limits on coverage, and 27 million would face annual limits.

As Many As 130 Million Americans Have A Pre-Existing Condition

- According to an analysis by the Center for American Progress, roughly half of nonelderly Americans, or as many as 130 million people, have a pre-existing condition. This includes:
  - 44 million people who have high blood pressure
  - 45 million people who have behavioral health disorders
  - 44 million people who have high cholesterol
  - 34 million people who have asthma and chronic lung disease
  - 34 million people who have osteoarthritis and other joint disorders
- 17 million children, 68 million women, and 30 million people aged 55-64 have a pre-existing condition

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