



Survival Coalition

of Wisconsin Disability Organizations

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Survival Coalition Supports State Projections for People with Pre-existing Conditions, Concerned by Provision Allowing Health Plans to Charge Sick People More

The Survival Coalition of more than 30 statewide disability organizations applauds the commitment announced by Governor Walker over the weekend to pass legislation to protect Wisconsinites with pre-existing conditions. However, Survival's position is that health plans should not be allowed to charge people with pre-existing conditions more for health coverage.

The Coalition has long supported the provision in the Affordable Care Act that finally ensured affordable coverage for people with disabilities and chronic conditions who purchase insurance in the private market. Assembly Bill 365, as amended by the State Assembly, prohibits health plans from denying coverage to individuals with pre-existing conditions, but it also allows them to charge individuals with pre-existing conditions higher co-pays, premiums and deductibles if they have gaps in coverage.

"For the first time in history, health insurance plans can't deny coverage, terminate coverage or charge people higher premiums simply because they have a disability," said Survival Co-Chair Beth Swedeen. "This landmark protection needs to continue without exception."

Ending health care discrimination based on disability status resulted in substantial gains in health care access and coverage for people with disabilities, including mental illness and other chronic conditions. Prior to these federal protections, many Wisconsinites with disabilities were unable to obtain private insurance, and experienced limited access and dire financial problems due to healthcare costs.

"Survival Coalition supports state-level efforts to prevent health plans from denying individuals coverage but we cannot support any initiative that results in individuals with disabilities being charged more for health care just because they have a disability," said Survival Co-Chair Lisa Pugh.

An amendment adopted to Assembly Bill 365 would let health plans charge individuals with pre-existing conditions higher rates if they have more than a 63-day gap in coverage.

“Banning health care discrimination allowed adults with disabilities to seek competitive paying jobs without fear of losing the health care coverage that was previously only available to them through Medicaid, which has strict income limits,” said Survival Co Chair Maureen Ryan.

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