



What could keep you from getting affordable health insurance? A previous delivery by cesarean section? Acne? Arthritis?

Yes. They all can be considered pre-existing conditions. If you have a pre-existing medical problem at the time you enroll in or purchase health insurance, the insurance company can deny all claims pertaining to your medical problem—that is, if you can get health insurance at all.

Many people with health problems who want to purchase health insurance are denied insurance altogether. Those who are able to get health insurance often are underinsured for their medical conditions—meaning the insurance fails to cover the care they need the most—or they face unaffordable premiums and cost-sharing. A recent study shows that even when American families have health insurance they still incur medical debt resulting from having inadequate insurance. Seventy percent of those reporting medical debt said they were insured at the time their financial problems began.¹

In addition, many consumers with medical debt have compromised access to care, including not getting prescriptions filled, not seeing specialists, skipping treatments, and not seeking medical attention when having a health problem.

The problem is not limited to diseases like cancer or diabetes. Underwriting documents from insurance companies in California² show that insurance companies also list acne, asthma, arthritis, ADD, expectant father, sickle cell anemia, therapy/counseling, or, any "symptoms" for which physician was not consulted as uninsurable conditions.

Too many Ohioans have to think twice before switching jobs or starting a business because they're worried they won't be able to get insurance. Too many Ohioans do not have coverage for the care they need the most. Too many Ohioans cannot afford adequate insurance coverage.

Insurance rules should be changed to:

- ▶ Require insurers to take all buyers, regardless of preexisting conditions.
- ▶ Require insurers to base premiums on broad characteristics not on a buyer's specific medical condition.
- ▶ Regulate excessive health insurer profits and overhead by establishing required minimum medical loss ratios.

For more information, contact Cathy Levine, co-chair, Ohio Consumers for Health Coverage, 614-456-0060.

¹ The Commonwealth Fund Biennial Health Insurance Survey

² The Foundation for Taxpayer and Consumer Rights