President Obama’s commitment to health care reform ended pre-existing condition discrimination. As President Obama signed the Affordable Care Act into law March 23, 2010, he put an end to a longstanding practice of insurance companies denying coverage, even to children, because of a pre-existing condition. Today, more than 17.6 million children1 with a pre-existing condition like asthma and diabetes cannot be denied coverage. The Affordable Care Act protects millions of Americans from being locked or priced out of the health insurance market. In 2014, insurance discrimination against anyone with a pre-existing condition will be illegal.2 In the meantime, more than 50,000 Americans with pre-existing conditions have gained coverage through the new Pre-Existing Condition Insurance Plan. This temporary program makes health coverage available and more affordable for individuals who are uninsured and have been denied health insurance because of a pre-existing condition. The Administration affirms that President Obama’s Affordable Care Act “put in place comprehensive reforms that have improved access to affordable health care for millions of Americans and protected consumers from abusive insurance company practices.”3 The law allows all Americans to make health insurance choices that fit their needs and ensures unfettered access to care for the nation’s most vulnerable children and families. It also provides new ways to bring down costs and improve quality of care. The Affordable Care Act has opened access to care for 34 million more Americans—“many who will be able to afford insurance for the first time.”4 Full implementation of the law will provide about 95 percent of Americans under age 65 with health care coverage. President Obama has stated: “My Administration will continue to support families…and work to ease the burdens they face... insurance companies can no longer deny health coverage to children because of pre-existing conditions, including cancer, nor can they drop coverage...giving families peace of mind that their coverage will be there when they need it most.”5

Romney unclear on coverage of Americans with pre-existing conditions, and campaign attempts to clarify. Discussing health care on Meet the Press, Mitt Romney temporarily reversed course and declared: “I’m not getting rid of all of healthcare reform,”6 adding: “There are a number of things that I like in health care reform...One is to make sure that those with pre-existing conditions can get coverage.”7 According to Romney, “even in Massachusetts, our plan there deals with pre-existing conditions.”8 Since Romney has consistently promised to repeal the Affordable Care Act, or Obamacare, on “day one” of his presidency,9 his campaign issued an immediate clarification: Romney “was not proposing a federal mandate to require insurance plans to offer those particular features,”10 but instead expected the market to take care of it. His campaign issued a subsequent clarification that said Romney “will ensure that discrimination against individuals with pre-existing conditions who maintain continuous coverage is prohibited.”11 As Governor, Romney supported coverage for Massachusetts citizens with pre-existing conditions.12 As a presidential candidate, he has revised his position, offering support for coverage of those with pre-existing conditions if they have been “continuously covered.” As he told the Toledo Blade in July, his plan would “prohibit insurance companies from refusing to cover those who have been previously covered” but who then “develop a condition.”13 This approach would “exclude millions of Americans with medical problems.”14 Recent studies have put the number of ineligible Americans (under Romney’s health care plan) at 89 million.15

Estimates of the number of Americans with pre-existing conditions range from 65 million to 129 million.16 These individuals, except for those who developed their conditions while already covered, would all be denied coverage under the Romney plan. As Ezra Klein observed in the Washington Post, “the problem with trying to strategically confuse people is that you actually confuse them.”17

NEA Believes

The Affordable Care Act opened the door to health care possibilities for millions of children and their families who never before had access. When children and students of all ages lack necessary medical and dental services, serious impediments to the learning process occur. Ensuring quality, affordable health care is vital to great public schools. Health reforms should move the country closer to providing universal, quality, affordable health care that guarantees coverage.

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4 Health Care – President Obama’s Record, BarackObama.com, accessed 9/14/2012
5 Presidential Proclamation – National Childhood Awareness Month 2012, Whitehouse.gov, 8/31/2012
6 Romney promises, then retracts, key aspects of healthcare reform, LA Times, 9/10/2012
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8 Mitt Romney Muddies His Message on Health Care, The Daily Beast, 9/11/2012
10 Romney promises, then retracts, key aspects of healthcare reform, LA Times, 9/10/2012
11 Did Mitt Romney misrepresent his health-care proposals on ‘Meet the Press’?, Christian Science Monitor, 9/10/2012
12 Romney’s Protections for Sick Stop Short of 65 Million in Need, Bloomberg, 9/11/2012
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14 It Will Be Tricky for Romney to Keep Best of Health Law While Repealing It, The New York Times, 9/10/2012
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16 Romney’s Protections for Sick Stop Short of 65 Million in Need, Bloomberg, 9/11/2012
17 When being vague backfires, The Washington Post, 9/10/2012