Position Paper on

Preexisting Conditions in ObamaCare

The Obama Administration was adamant about changing the way the insurance industry operates. In the past, insurance companies have been able to turn people away because of their preexisting conditions. These conditions include, but are not limited to: health status, medical condition, claims experience, receipt of health care, medical history, genetic information, evidence of insurability, disability, or any other health status-related factor determined by the Secretary. Because of this, many people that needed insurance could not seek it because of their conditions. The Obama Administration wanted to make a safer environment for the American people.

ObamaCare has created a clause for all insurance companies that states that they cannot establish rules for eligibility. Any individual is guaranteed insurance even with their preexisting conditions. This was passed in 2010 and it also made it illegal for insurance companies to deny insurance to children under the age of 19 due to preexisting conditions. People cannot help it if they are born with certain conditions and they deserve the insurance coverage they need.

At Serve for Cures we fully support this condition placed on insurance companies. For many years they have been rejecting people that have disabilities, born with diseases, or genetic defects. Because cancer and other diseases are "preexisting conditions" those people cannot get insurance to help prolong their life and their health. We support this bill because we believe that it is vital for people to be seen by their doctors after their medical conditions have gone away, instead of waiting five years to be declared "cancer-fee."