



Hemophilia Foundation 2019 PA Advocacy Day

Please Protect Pennsylvanians' Access to Care

The Patient Protection and Affordable Care Act (ACA) ensured that patients with pre-existing conditions could not be denied coverage and gave peace of mind to patients and families that they would no longer have to fear annual or lifetime caps on their coverage. **These protections could be in jeopardy.**

A Federal Judge in Texas ruled that the Affordable Care Act (ACA) was unconstitutional and the consequences could be devastating. Although this ruling will have no immediate effect while the decision is being appealed to the U.S. Supreme Court, it could have chilling results if the ACA is not upheld. For example, it is possible that in the future people will not be able to access the health care services that were once covered - finding themselves paying out of pocket, going into debt, or not getting the care they need. **We must act now and protect our state from going backwards.**

Three bills are currently before the Pennsylvania General Assembly that we urge you to support!

House Bill 470 would place the ACA's prohibition on annual and lifetime limits into state law.

- [House Bill 470](#) (Frankel-D) amends the Insurance Company Law adding a new section providing a health insurance offered, issued, or renewed in Pennsylvania **shall not establish** a lifetime limit or annual limit of the dollar amount on essential health benefits for an individual.

"**Essential health benefits.**" Health care services and benefits in the following categories:

- (1) Ambulatory patient services.
 - (2) Emergency services.
 - (3) Hospitalization.
 - (4) Maternity and newborn health care.
 - (5) Mental health and substance use disorder services, including, but not limited to, behavioral health treatment.
 - (6) Prescription drugs.
 - (7) Rehabilitative and habilitative services and devices.
 - (8) Laboratory services.
 - (9) Preventive and wellness services and chronic disease management.
 - (10) Pediatric services, including, but not limited to, oral and vision care.
- Currently, insurance companies regulated by the Affordable Care Act (ACA) **cannot impose annual or lifetime limits. This legislation would adopt that provision in state law.**
 - **Status:** House Insurance, 2/11/2019

More than 4.5 million Pennsylvanians are estimated to have benefited from the prohibition on lifetime limits, including more than one million children.

House Bill 471 and Senate Bill 50 would preserve pre-existing condition protections if the ACA is invalidated by the courts.

- [House Bill 471](#) (Schweyer-D) amends the Insurance Company Law adding a new section providing a **health insurer shall be prohibited from discriminating against a qualified group based on a preexisting medical condition.**

"**Preexisting medical condition.**" A physical or mental condition, including, but not limited to, a disease, an illness, an injury, pregnancy or a genetic defect for which medical advice, diagnosis, care or treatment has been recommended or received prior to the effective date of coverage.

- **Status:** House Insurance, 2/11/2019

- [Senate Bill 50](#) (Hughes-D) – The Health Insurance Access Protection Act provides any **insurer may not impose any rule for initial or continued eligibility** of any individual to enroll in or renew a health insurance policy **based on any pre-existing condition or health factor** in relation to an individual or a dependent of the individual.

- It further provides for prohibition concerning premium rates; prohibition concerning benefit coverage; limitations on premium rating factors; single risk pools; regulations; and enforcement.

- **Status:** Senate Banking & Insurance on 3/4/2019