

Pre-Existing Conditions: A Tale of Two Health Care Systems

Before the ACA

2005



The health care system fails “Joan”

Joan works full-time as a cashier at a grocery store in Illinois. She has epilepsy, a condition that causes seizures but can be managed with medication. Joan’s employer doesn’t offer insurance, so she tried to purchase insurance on her own but was **denied because of her pre-existing condition**.

One day, Joan has a bad seizure and is hospitalized, causing her to miss work and **lose her job**. She can’t afford to pay her hospital bills and has to **file for bankruptcy**. Joan has no access to medications, so she now has seizures regularly which prevent her from working and seeking work. Because of this, she applies for disability benefits. While she waits for approval, Joan will have to rely on public resources.

Without the ACA

- Insurance denied
- Unmanaged medical condition
- Unemployed and unemployable
- Bankrupt
- Needs public benefits

ACA Implemented

2014



Insurance options follow “Kelly’s” career

Kelly works full-time as a cashier at a grocery store in Illinois that doesn’t offer insurance. A Navigator **helps Kelly enroll** into ACA Adult Medicaid, which she needs since she has epilepsy. Because she is **able to get medication** and visit her doctor regularly thanks to her insurance coverage, Kelly no longer has seizures.

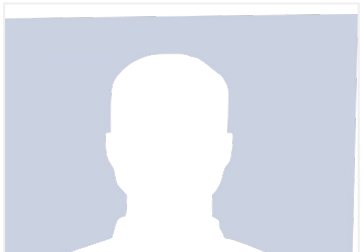
In 2015, Kelly is **promoted to store manager**. She **gets a raise** and is no longer eligible for Medicaid. Kelly knows that everyone is required to have insurance, so she goes back to the Navigator to enroll in health insurance on the Marketplace. She is **able to find an affordable plan** because pre-existing conditions no longer affect the cost of insurance.

With the ACA

- Insured
- Medical needs managed
- Gainfully employed
- Financially stable
- Moved from public benefits to private insurance

ACA Repealed or Improved

2020



What will your story be?

Sources

1. Tracking Enrollments for the Affordable Care Act
<http://acasignups.net/17/02/28/updated-how-many-could-lose-coverage-your-congressional-district>
2. Illinois Health and Hospital Association, Preliminary Economic Impact of ACA Repeal
<http://www.ihatoday.org/uploadDocs/1/acaimpactcongdistricts.pdf>
3. Illinois Health and Hospital Association, ACA Position Paper
<http://www.ihatoday.org/uploadDocs/1/acapositionpaper.pdf>

With ACA Repeal

- 48,466 Illinoisans could lose coverage in District 15¹
- District 15 could lose 3,400 jobs²
- 5.6 million Illinoisans with pre-existing conditions could be denied affordable, comprehensive coverage³