

On Pre-Existing Conditions

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Julie Rovner at NPR:

After this week's oral arguments at the Supreme Court, lawmakers and health policy experts are starting to ponder what had — until recently — been unthinkable to many: What if the court strikes down the entire Affordable Care Act?

Heading into the week, most supporters of the law had assumed that at worst, the court might find unconstitutional the requirement that most Americans either have health insurance or pay a penalty. And it might also invalidate a few key insurance provisions that are immediately tied to that, such as requiring insurance companies to sell to people with pre-existing health conditions.

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One example, from Michael Cannon of the libertarian Cato Institute: If insurers didn't have to cover pre-existing conditions for children, he says, "maybe some insurers would return to states" where they stopped offering coverage.

Screw Michael Cannon.

Without this law, my three-year-old son is uninsurable due to his pre-existing brain tumor.