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Hultgren, Underwood debate at last, spar over health care vote

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Health care reform has been a key area of disagreement in the 14th Congressional District contest between incumbent Republican Rep. Randy Hultgren and Democratic challenger Lauren Underwood.

That disagreement hit a new high Tuesday night during the first public debate in the race as Underwood called Hultgren out on his votes to repeal and replace the Affordable Care Act, also known as Obamacare.

Key to the disagreement is the idea of maintaining health care coverage for people with pre-existing conditions.

Underwood, who has a heart condition, often tells the story of how she decided to run for the seat because Hultgren voted in favor of the American Health Care Act, which passed the House in 2017 but never cleared the Senate.

At Tuesday's debate at the Kendall County Courthouse in Yorkville, Underwood had a chance to call out Hultgren to his face, in public, because she believes that vote removed protections for people with pre-existing conditions.

"It was really clear in all the press coverage around these repeal-and-replace bills that the American Health Care Act did not create an opportunity for individuals like me with pre-existing conditions to have affordable coverage," she said. "We must ensure that individuals with pre-existing conditions cannot be denied, and they cannot be charged (more)."

Hultgren said there is language right in the American Health Care Act that states pre-existing conditions cannot be used to reduce insurance or increase costs.

"Either Lauren Underwood hasn't read it, or she doesn't understand it," Hultgren said.

Various outside organizations, including AARP, the American Medical Association, the Kaiser Family Foundation and the Cato Institute, generally agree the legislation does require that pre-existing conditions be covered. But the way it would help insurance companies cover those costs is much different from the way Obamacare does, and it could vary from state to state.

The legislation allows states to apply for waivers that would allow insurers to charge people with pre-existing conditions more if the state sets up a high-risk pool or participates in a federal risk-sharing program. There are differences of opinion about what the quality of care would be for people in those pools or program.

There was also a plan to create an \$8 billion pool to subsidize people who could see their premiums increase, thereby zeroing out the personal financial impact. But there are differences of opinion about whether \$8 billion would have been enough to subsidize all those who might need to access it, and there were unclear rules about who would be eligible to receive the subsidies.

Republicans, like Hultgren, have been confident that the American Health Care Act would have resulted in a better, more competitive marketplace by pulling more insurance companies in to create choices for consumers.

Democrats, like Underwood, have viewed the plan as creating too much uncertainty for anyone to guarantee people with pre-existing conditions wouldn't be worse off. Key to the Democratic position was an estimate by the Congressional Budget Office that said 24 million people would become uninsured under the plan.

Hultgren and Underwood both said they would fight to make sure people with pre-existing conditions have access to insurance at no greater cost.

Underwood and Hultgren debated a slew of other issues Tuesday night, including immigration and how to address both student loan debt and the national budget deficit.

Hultgren said he supports legislation for DACA recipients and so-called Dreamers to stay in America. But Underwood believes Hultgren's record shows he's voted against a clean DACA bill 18 times.

Hultgren supported legislation to better educate families about the full amount of debt they are taking on with student loans, the likely payments and the overall interest costs. He's also supported more funding for Pell grants. Underwood believes Pell grants are not a full solution because the restrictions the grants come with don't reflect the needs of modern college students. She supports more funding overall for education to help decrease tuition costs.

On the federal deficit, Hultgren said the best method to close the gap is to keep growing the economy through methods like the tax reform act. Underwood said the tax cuts have done nothing to increase wages in any meaningful way for members of the middle class. She believes policies to improve wages for workers is the real economic reform the country needs.