

# INVESTOR'S BUSINESS DAILY®

## Support For 'Pre-Existing Conditions' Protections Plummets When Costs Are Explained

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Health Reform: Democrats campaigned heavily on promises to preserve ObamaCare's protections for people with "pre-existing conditions." And the polls seem to back them up. But do they?

Across the country, Democrats attacked their Republican opponents on the issue, saying that the GOP wanted to take away this protection. (Which wasn't entirely true, but that's another story.) And they plan to keep the pressure on.

As the Hill reported days after the Democrats won control of the House in the midterm elections, "House Democrats think pre-existing conditions powered them to victory on Tuesday, and they're setting up a quick vote on the issue for next year."

### Strong Support?

In making this the core issue, Democrats appear to be on solid ground with the public. Poll after poll shows widespread support for protecting people who have pre-existing medical conditions when they buy insurance coverage.

But there are important caveats that never come up.

As we've noted in this space before, the entire issue has been wildly exaggerated. Even before ObamaCare, the vast majority of Americans were protected from pre-existing condition restrictions, because they got insurance through an employer or the government, which can't impose such restrictions.

All ObamaCare did was extend this protection to the 7% who buy insurance on their own.

Nor does anyone pushing this benefit ever talk about its costs.

The Cato Institute, a libertarian think tank in Washington, D.C., wanted to find out how much support would remain for pre-existing condition protections once people learned about those costs.

In a poll released the just before the midterms, Cato first asked the standard question: Do you support ObamaCare's protections against pre-existing conditions? Sixty-five percent said they did, which is in line with other polls.

### What About Costs?

But the poll went on to ask whether the public backed this protection if meant a tax increase? Suddenly, support dropped to just 51%. What if it meant premiums increased? Support plunged to only 49%. And just 47% say they back this protection if it meant less access to top-rated medical facilities. (You can read the complete Cato survey report [here](#).)

These aren't theoretical side effects, either. Those are all the *actual results* of ObamaCare's pre-existing condition mandate.

ObamaCare imposed a multitude of new taxes and fees to cover the cost of this protection.

Premiums in the individual market *more than doubled*. That priced millions of middle-class families who aren't eligible for ObamaCare subsidies out of the insurance market altogether.

And most health plans sold in the ObamaCare exchange imposed strict HMO-style limits on providers that often don't include the best hospitals or doctors.

It's easy to support a government-mandated protection when it appears to be free. But when there's a cost attached, suddenly most of it disappears.

There's one caveat to consider as well. ObamaCare isn't the only way to provide protections for people with pre-existing conditions. It's just one of the costliest and most disruptive ways to do it.

One can only hope that we have an honest discussion about all these caveats when Democrats bring the issue up again next year.