

Healthy People, Stronger Economy

The PA House Democratic Caucus' Plan to Protect Your Health Care

Your Health Care, Your Decision

Sponsored by Rep. Mark Longietti

Young people looking for work here in PA deserve to have peace of mind about health coverage – that's why the ACA mandated young adults can stay on their parents' existing health insurance up until age 26 and PA passed a law to make it voluntary until 30. The problem is, the decision to allow our kids to stay on our health insurance policies was left to employers, and too many employers were saying no. By giving consumers the power and lowering the age to 26 to match the ACA, we can forge a compromise and make sure all people are covered.

Protecting Your Coverage, Protecting Your Health

Sponsored by Reps. Tony DeLuca and Dan Frankel

A worthless insurance plan can be worse than no plan at all. Nobody wants to find out at the moment they need care that their plan doesn't cover it after all. If the ACA is dismantled, people with coverage could find themselves in the poorhouse paying to see a doctor instead of being covered...or in a life-or-death health situation when they delay or deny themselves care they can't afford. By guaranteeing all insurance plans cover the Ten Essential Benefits: ambulatory patient services; emergency services; hospitalization; maternity & newborn care; mental health & substance abuse disorder services; prescription drugs; rehabilitation; laboratory services to aid in diagnosis and treatment; chronic disease management; pediatric services, including oral and vision care, we save lives and grow our economy.

Prohibiting Lifetime Health Insurance Limits

Sponsored by Reps. Dan Frankel and Tony DeLuca

Too many health insurance plans will stop paying when corporate decides it's too expensive, leaving patients to shoulder catastrophic medical bills. We know a severe illness or major accident can cost well over a million dollars. The ACA did away with lifetime limits, but attacks on the ACA could leave people with health insurance plans that simply won't pay for care over a certain amount. By banning these limits, we protect all of us from bankruptcy when we are facing a medical emergency.

Can't Be Denied for Pre-Existing Conditions

Sponsored by Rep. Peter Schweyer

Pregnancy. Cancer. Chronic Illness. Any pre-existing condition could lead to a denial of insurance and a sentence of bankruptcy or even death. This shouldn't be. If the ACA is eliminated it will happen. We can't let it. It's morally wrong.

We should prohibit health insurers from using an individual's pre-existing medical condition to deny or exclude coverage under a health insurance policy.

