

## MATT ROSENDALE – DROPPED COVERAGE

*Matt Rosendale supports policies that would allow insurance companies to drop coverage when you need it the most if they can call your condition a pre-existing condition.*

- Matt Rosendale would end protections that prohibit insurance companies from denying coverage to or discriminating against people with pre-existing conditions.
- An estimated 152,000 Montanans have pre-existing conditions that were commonly automatically denied coverage prior to the enactment of pre-existing condition protections.

## MATT ROSENDALE – DROPPED COVERAGE

### MATT ROSENDALE WOULD LET INSURANCE COMPANIES DENY COVERAGE TO THE NEARLY 152,000 MONTANANS WITH PRE-EXISTING CONDITIONS

### MATT ROSENDALE ENDORSED ENDING PROTECTIONS THAT PROHIBIT INSURANCE COMPANIES FROM DENYING COVERAGE TO PEOPLE WITH PRE-EXISTING CONDITIONS

**HEADLINE:** “Rosendale Admits That He Will Vote Against People With Pre-Existing Conditions.” [Montana Post, [10/22/18](#)]

**Washington Examiner:** “Rosendale Said...That He Opposes The Federal Mandates In Obamacare That Force Health Insurance Carriers To Cover Pre-Existing Medical Conditions And Prohibit Lifetime Caps On Payouts.”

“Montana U.S. Senate candidate Matt Rosendale is running in a new world for Republicans: one where Obamacare repeal is not the clear-cut winner it was in the last two midterm elections. Rosendale said in an interview with the Washington Examiner that he opposes the federal mandates in Obamacare that force health insurance carriers to cover pre-existing medical conditions and prohibit lifetime caps on payouts, but would find other ways to provide coverage.” [Washington Examiner, [10/22/18](#)]

- **Kaiser Family Foundation: Insurance Companies Were Able To Cancel Or Rescind Coverage For People With Pre-Existing Conditions Through A Process Known As “Post-Claims Underwriting” Prior To The Enactment Of Pre-Existing Condition Protections.** “Unlike exclusion riders that limited coverage for a specified condition of a specific enrollee, pre-existing condition clauses were general in nature and could affect coverage for any applicable condition of any enrollee. Pre-existing condition exclusions were typically invoked following a process called post-claims underwriting. If a policyholder would submit a claim for an expensive service or condition during the first year of coverage, the individual market insurer would conduct an investigation to determine whether the condition could be classified as pre-existing. In some cases, post-claims underwriting might also result in coverage being cancelled. The investigations would also examine patient records for evidence that a pre-existing condition was known to the patient and should have been disclosed on the application. In such cases, instead of invoking the pre-existing condition clause, an issuer might act to rescind the policy, arguing it would have not issued coverage in the first place had the pre-existing condition been disclosed.” [Kaiser Family Foundation, [12/12/16](#)]

**MTN News Fact Check:** “Rosendale Is Supporting Policies That Could Lead To Insurers Choosing Not To Cover Pre-Existing Conditions.” [MTN News, [8/16/18](#)]

- **Billings Gazette Editorial:** “Rosendale Should Know The Policies He Supports Do Opposite Of What He Promised...He Promotes Short-Term Policies That Can Reject Montanans Who Have Pre-Existing Conditions.” “As the state’s insurance commissioner, Rosendale should know that the policies he supports do opposite of what he promised. He opposed the access to affordable care the HELP Act is providing to 100,000 Montanans. He promotes the short-term policies that can reject Montanans who have pre-existing health conditions. A study based on 2015 data estimated that 25 percent of Montanans ages 18-64 have pre-existing conditions that could disqualify them from policies not subject to Affordable Care Act requirements.” [Editorial, Billings Gazette, [8/16/18](#)]

**MATT ROSENDALE VOTED TO KILL LEGISLATION PROHIBITING INSURANCE COMPANIES FROM DENYING COVERAGE FOR INDIVIDUALS UNDER 19 FOR PREEXISTING CONDITIONS**

**Matt Rosendale Voted Against Legislation Prohibiting Health Insurers From Limiting Or Denying Coverage For Montanans Under The Age Of 19 Over Pre-Existing Conditions..** On February 15, 2011, Matt Rosendale voted against passing HB128 out of the House Business and Labor Committee. "Section 1. Prohibition on preexisting condition exclusions for individuals under 19 years of age in individual health insurance coverage – definition – open enrollment. (1) A health insurance issuer may not limit or exclude coverage under an individual health insurance plan, except for coverage consisting solely of excepted benefits, for an individual under 19 years of age by imposing a preexisting condition exclusion on that individual. (2) for the purposes of this section, 'preexisting condition exclusion' means a limitation or exclusion of benefits under health insurance or a denial of coverage to an individual: (a) based on the condition's presence before the effective date of coverage or, if the coverage is denied, the date of denial, whether or not any medical advice, diagnosis, care, or treatment was recommended or received before the effective date of coverage or denial date; or (b) as a result of information relating to an individual's health status learned by the health insurance issuer before the individual's effective date of coverage or, if the coverage is denied, the date of denial, such as a condition identified as a result of a preenrollment questionnaire or physical examination given to the individual or a review of medical records relating to the reenrollment period. [...] Section 2. Prohibition of preexisting condition exclusions in group health insurance coverage relating to individuals under 19 years of age." [HB128, Bill Text, accessed [7/26/18](#); House Business & Labor Committee, Executive Action on HB 128, [2/15/11](#)]

- **Great Falls Tribune: HB128 "Would Prohibit Health Insurance Companies From Excluding Children Because Of Pre-Existing Conditions, Remove Certain Lifetime Limits, Prohibit Rescissions And Expand Coverage To Children Younger Than 26."** "House Bill 128, sponsored by Rep. Pat Noonan, D-Ramsay, would prohibit health insurance companies from excluding children because of pre-existing conditions, remove certain lifetime limits, prohibit rescissions and expand coverage to children younger than 26. HB128 has not yet been heard by committee." [Great Falls Tribune, 1/23/11]

**Montana Commissioner Of Securities And Insurance: The Legislation Prohibited Health Insurers From "Exclud[ing], Limit[ing] Or Deny[ing] Coverage For Children Under 19 By Imposing A Preexisting Condition Exclusion."** "HB 128. Generally Revise Insurance Laws. What does this bill do? [...] Prohibit preexisting condition exclusions for children under 19. Health plans may not exclude, limit or deny coverage for children under 19 by imposing a preexisting condition exclusion. This provision does not apply to grandfathered plans." [Montana Commissioner of Securities & Insurance Testimony on HB128, House Business & Labor Committee, Exhibit 1, [2/3/11](#)]

- **Montana State Insurance Commissioner's Office: "So In The Bill, What Does It Do? It Means Kids With Preexisting Conditions Get Health Insurance."** "So in the bill, what does it do? It means that kids with preexisting conditions get health insurance." [State Auditor and Insurance Commissioner Attorney Jesse Laslovich Testimony on HB128, House Business and Labor Committee, [2/3/11](#)] (AUDIO) 00:04:01

## **NEARLY 152,000 MONTANANS HAVE DECLINABLE PRE-EXISTING CONDITIONS**

**Estimated 152,000 Montanans Had Pre-Existing Conditions That Were Commonly Automatically Denied Coverage By Insurance Companies Prior To The Enactment Of The Affordable Care Act.** "Before the ACA, individual market insurers in all but five states maintained lists of so-called declinable medical conditions. People with a current or past diagnosis of one or more listed conditions were automatically denied. Insurer lists varied somewhat from company to company, though with substantial overlap. Some of the commonly listed conditions are shown in Table 2." [Kaiser Family Foundation, [12/12/16](#)]

**Table 2: Examples of Declinable Conditions In the Medically Underwritten Individual Market, Before the Affordable Care Act**

Condition	Condition
AIDS/HIV	Lupus
Alcohol abuse/ Drug abuse with recent treatment	Mental disorders (severe, e.g. bipolar, eating disorder)
Alzheimer's/dementia	Multiple sclerosis
Arthritis (rheumatoid), fibromyalgia, other inflammatory joint disease	Muscular dystrophy
Cancer within some period of time (e.g. 10 years, often other than basal skin cancer)	Obesity, severe
Cerebral palsy	Organ transplant
Congestive heart failure	Paraplegia
Coronary artery/heart disease, bypass surgery	Paralysis
Crohn's disease/ ulcerative colitis	Parkinson's disease
Chronic obstructive pulmonary disease (COPD)/emphysema	Pending surgery or hospitalization
Diabetes mellitus	Pneumocystic pneumonia
Epilepsy	Pregnancy or expectant parent
Hemophilia	Sleep apnea
Hepatitis (Hep C)	Stroke
Kidney disease, renal failure	Transsexualism

SOURCE: Kaiser Family Foundation review of field underwriting guidelines from Aetna (GA, PA, and TX), Anthem BCBS (IN, KY, and OH), Assurant, CIGNA, Coventry, Dean Health, Golden Rule, Health Care Services Corporation (BCBS in IL, TX) HealthNet, Humana, United HealthCare, Wisconsin Physician Service. Conditions in this table appeared on declinable conditions list in half or more of guides reviewed. NOTE: Many additional, less-common disorders also appearing on most of the declinable conditions lists were omitted from this table.