

U.S. SENATOR BOB CASEY



FIGHTING *for* PENNSYLVANIA FAMILIES

Frank's Story

Frank K., from York County, Pennsylvania wanted to enroll in an Affordable Care Act plan. He went online to search for coverage through HealthCare.Gov, but ended up enrolled in a plan that he was told was “better than Obamacare.” He was misled. The plan he signed up for had pre-existing conditions exclusions. What happened to Frank could be prevented if the Trump Administration reversed course and stopped sabotaging the health insurance market. This is Frank's story.

I am Frank, from Dover, Pennsylvania. I was pleased to get a call from Senator Casey's office to let me know that they had conducted an investigation into what Pennsylvanians find when searching for health insurance coverage online. More people need to know how to avoid getting lured into a plan that does not cover all of the protections promised by the Affordable Care Act so that they can avoid what happened to me.

As someone who is familiar with insurance coverage, I knew that I wanted to enroll in an ACA-compliant plan, specifically a plan that would ensure that I could not be denied coverage or charged more for my health care because of a pre-existing condition. I had previous health care events, including cataract surgery, and I wanted to be sure I secured comprehensive coverage. Like many Americans searching for health coverage, I took to the internet. I knew that I was looking for HealthCare.Gov.

I entered my contact information into a site that I thought was affiliated with the Affordable Care Act. I completed the application process online. Then, I got a call from a company representative who promised me that the plan I had chosen was “better than Obamacare.” The person who called me went out of his way to present this plan as the best product available, and told me that it's “cheaper” than the ACA plans while providing most of the same coverage. He specifically told me that the only coverage it lacked, compared to an ACA compliant plan, was for maternity care and mental health services. “You're not a woman, so you don't need maternity care,” the agent said. “And you don't sound mentally ill.”

On the advice of this person, I enrolled in what I was told was a short-term, limited duration health plan for \$500 a month. Unfortunately, I would later learn that these short-term plans are not required to provide all of the consumer protections offered by plans sold on HealthCare.Gov. The person on the phone left out key information, including that that these plans are not required by federal law to cover pre-existing conditions. That became a problem for me when a lens from a prior cataract surgery detached. The original cataract surgery took place 11 years prior. My plan said that this was a pre-existing condition and refused to pay.

Ultimately, things worked out for me because I appealed and took my complaint to the Office of the Pennsylvania Insurance Commissioner. My procedure was covered because someone in the Insurance Commissioner's office read the "fine print" on the policy, which said that they do not cover pre-existing conditions that developed within the past twelve months – and my original cataract surgery was outside of that time frame.

The pre-existing condition in the policy was defined as follows: "Pre-Existing condition means a condition for which medical advice, diagnosis, care, or treatment (includes receiving services and supplies, consultations, diagnostic tests or prescription medicines) was recommended or received within the 12 months immediately preceding the Effective Date." Based on this definition a detached lens, after 11 years of cataract surgery, should not be considered a pre-existing condition. The average person would not understand and would simply accept the company's decision.

However, far too many people who enroll in these short-term, limited duration plans are not as lucky. Insurance is complicated. I thought that I was purchasing a plan that would protect me. I thought my plan would be there for me, but I was almost left holding the bag. The companies promoting these plans present them as a glorious product, but to them, it's just a numbers game. People should know that if they are shopping for health insurance online, they should visit the website www.HealthCare.Gov – not any other site. And when they happen to receive a call from a representative they should verify that the person represents an insurance company selling ACA compliant insurance products.