



FACT CHECK

AHIP's Position: Guarantee Issue/Community Rating Linkage with the Individual Mandate

AHIP has consistently made the case that guarantee issue and community rating will have severe unintended consequences unless these reforms are paired with a strong commitment to achieve universal coverage through an effective and enforced personal coverage requirement. Below are some examples of AHIP's position on this issue over that period.

Timeline:

[September 2007](#) –

“This report offers important lessons. It demonstrates that insurance reforms without universal access drives up health care costs for consumers and encourages individuals who have health insurance to drop insurance and take the financial risk of being uninsured,” said Karen Ignagni, President and CEO of AHIP.”

[December 2008](#) –

“Health plans propose guaranteed coverage for people with pre-existing medical conditions in conjunction with an enforceable individual coverage mandate.”

[June 2009](#) –

“Our community has offered a comprehensive health care reform proposal that includes a complete overhaul of market rules and consumer protections to ensure that every American has guaranteed access to affordable, portable health care coverage and that all Americans participate in the system.”

[July 2009](#) –

“Some individuals are unable to purchase individual health insurance coverage in the private market because of their health status. One approach taken by states to address this issue has been the enactment of guarantee issue legislation without a coverage requirement. These well-intentioned reforms have often resulted in severe unintended consequences, including significantly higher costs for all policyholders.”

[August 2009](#) –

“Our proposal includes new consumer protections and market rules to guarantee coverage for pre-existing conditions, discontinue basing premiums on a person’s health status or gender, and get everyone covered through a personal coverage requirement.”

[September 2009](#) –

“We proposed health insurance reform to guarantee coverage to all Americans, eliminate pre-existing condition exclusions and rescissions, and no longer base premiums on a person’s health status or gender. To keep coverage as affordable as possible, these reforms must be paired with an effective coverage requirement to get everyone into the health care system.”

[October 2009](#) –

“Health plans strongly support comprehensive, bipartisan health care reform and have proposed sweeping insurance market reforms and new consumer protections to ensure that every American has guaranteed access to affordable health care coverage. Experience in the states has shown that insurance market reforms must be paired with an effective personal coverage requirement for these reforms to work. While this legislation recognizes the key linkage of market reforms and a personal coverage requirement, more needs to be done to ensure coverage is affordable and our health care system is sustainable.”

[November 2009](#) –

“Earlier this year, we proposed guaranteed coverage, elimination of pre-existing condition exclusions, no longer basing premiums on a person’s health status or gender, and an effective personal coverage requirement to get everyone covered.”

[February 2010](#) –

“That is why going into 2009 we advocated for robust insurance market reforms, including guaranteed coverage with no pre-existing condition exclusions or health status rating paired with an effective personal coverage requirement to get everyone covered.”

October 2010 –

“Health plans recognize that individuals with pre-existing medical conditions have difficulty obtaining coverage and proposed reforms to end pre-existing condition exclusions and discontinue rating based on health status and gender.”

There is broad agreement among policymakers and health care stakeholders that for market reforms to work everyone needs to have health care coverage.”

December 2010 –

“Throughout the health care reform debate there was broad agreement that enacting guarantee issue and community rating would cause significant disruption and skyrocketing costs unless all Americans have coverage.”