Not only is Nick Freitas lying about Abigail Spanberger, he is now lying about his own record. He is claiming now he wants to protect people with pre-existing conditions, but when given the chance to vote to protect them, he has not. Freitas has taken thousands from the insurance industry and voted to allow insurance companies to deny-health coverage for people with pre-existing conditions – even for people who get Coronavirus. In fact, Freitas’ health care plan would kick 741,000 Virginians off their health insurance during the pandemic.

**Freitas Ran An Ad Claiming He Would “Protect Those With Pre-Existing Conditions.”**

“During this pandemic, this is the time where the people who are most vulnerable - people with pre-existing conditions, the elderly - need to be cared for and provided for by our system. Because ultimately, our whole health care system is about caring for people. I spent most of my adult life going into harms way in order to protect people that I care about, protect the country that I care about. When it comes to pre-existing conditions, one thing the military always taught me is nobody gets left behind, and they don’t deserve to be left behind either. In Congress, I’ll work with you to protect those with pre-existing conditions.” [Nick Freitas, Twitter, 9/15/20]

**Freitas Has Taken $3,630 From The Insurance Industry For His 2020 Congressional Campaign.** [Center for Responsive Politics, accessed 8/19/20]

**Freitas “Voted To Significantly Expand The Duration Of Short-Term Insurance Plans That Don’t Have To Cover Preexisting Conditions.”** “Freitas has repeatedly called for the abolishing Obamacare, which mandates that long-term health insurance policies cover preexisting conditions. In 2014, he said Obamacare should be repealed even without a replacement plan. In 2018, he voted to significantly expand the duration of short-term insurance plans that don’t have to cover preexisting conditions. All of these positions open the door for the sale of policies that don’t insure preexisting conditions. They overshadow Freitas’ vague promise this year - made through his campaign manager -to protect such coverage while working to end Obamacare.” [VPM, 9/3/20]

**In March 2018, Freitas Voted To Allow Short-Term Health Insurance Plans.** In March 2018, Freitas voted for SB 844. “Health insurance; short-term plans. Authorizes health insurance carriers in the Commonwealth to offer short-term health plans. Short-term health plans are defined as plans with a duration of 364 days or less. Short-term health plans are required to include a specified disclaimer. The bill is contingent on the adoption of federal regulations expanding the availability of short-term health plans.” The bill passed the House 51 to 46. The Governor vetoed the bill. [SB 844, House Floor Vote (Passage), 3/6/18]

Governor McAuliffe Vetoed SB 844 Because It Would “Undermine Efforts To Make Sure All Virginians Have Access To Quality, Affordable Health Care” By Allowing Insurers To Offer Plans Lacking Essential Aspects Of Coverage. “Pursuant to Article V, Section 6, of the Constitution of Virginia, I veto Senate Bill 844. This bill would authorize health insurance carriers in the Commonwealth to offer short-term health
plans that last up to 364 days, contingent upon the adoption of federal regulations extending the allowable length of short-term health plans. This legislation would place consumers at risk of being underinsured and would fragment Virginia’s federal Marketplace risk pool, leading to rapidly increasing premiums. Senate Bill 844 would allow insurance carriers and individuals to circumvent the protections in the Affordable Care Act. Short-term plans are stopgap policies that frequently do not cover mental health treatment, substance abuse treatment, prescription drugs, or maternity benefits. People with minimal current health care needs are more likely to purchase these skimpy plans, leaving people who have more significant health care needs in the Marketplace. The adverse selection associated with short-term plans, in combination with the elimination of the federal individual mandate, will increase Virginia Marketplace premiums 19.1%, according to the Urban Institute. Virginia is already witnessing unnecessary premium increases in the preliminary rate filings insurance carriers have submitted for 2019, because of federal actions destabilizing the Marketplace. [...] Senate Bill 844 would undermine efforts to make sure all Virginians have access to quality, affordable health care. Accordingly, I veto this bill.” [SB 844, Governor’s Veto Explanation, 5/18/18]

In February 2019, Freitas Voted Again To Allow Short-Term Health Insurance Plans. In February 2019, Freitas voted for SB 1240. “Health insurance; short-term, limited-duration plans. Authorizes health insurance carriers in the Commonwealth to offer short-term, limited-duration health plans. Short-term, limited-duration health plans are defined as plans that have an expiration date that is less than 12 months after the original effective date of the contract, policy, or plan and, taking into account renewals or extensions, have a duration that does not exceed 36 months. Short-term health plans are required to include a specified disclaimer.” The bill passed the House 51 to 46, and the Governor vetoed the bill. [SB 1240, House Floor Vote (Passage), 2/13/19]

Governor Northam Vetoed SB 1240 Because “Short-Term, Limited-Duration Plans Are Allowed To Discriminate Against Individuals With Pre-Existing Conditions.” Pursuant to Article V, Section 6, of the Constitution of Virginia, I veto Senate Bill 1240. This bill would authorize health insurance carriers in the Commonwealth to offer short-term, limited-duration health plans that last up to 12 months and are renewable for up to 36 months. This legislation undermines an individual’s right to quality, affordable, and comprehensive health care coverage. This would result in many Virginians being underinsured. Short-term, limited-duration plans are allowed to discriminate against individuals with pre-existing conditions, impose lifetime and annual caps, and are not required to provide essential health benefits. A typical short-term policy does not cover maternity care, prescription drugs, or mental health care. Additionally, individuals shifting out of their respective markets into short-term, limited-duration plans are expected to be healthier than average, fueling adverse selection that would increase premiums, negatively impact insurer competition, and destabilize the individual market. [SB 1240, Governor’s Veto Explanation, 3/22/19]
Short Term Health Insurance Plans “Do Not Cover Preexisting Conditions” As Required BY Other Plans Under The ACA. “With short term health insurance you are not buying an ACA health plan. That means you need to keep a few things in mind as you plan your coverage needs: ACA health plans are guaranteed issue, meaning you cannot be denied coverage based on preexisting conditions. Short term insurance plans are not guaranteed issue, do not cover preexisting conditions, and you must answer a series of medical questions to apply for coverage.” [United Healthcare, accessed 9/16/20]

Freitas Supported Abolishing “What Remains” Of The Affordable Care Act, Which He Called A “Cancer.” “Freitas and Jackson also leveled scorn at the Affordable Care Act, which is considered one of Obama's major accomplishments. Freitas called it a "cancer" that was designed to fail so that its supporters could replace it with a national government health care system. He and Jackson want to abolish what remains of the law, known as Obamacare. They said a competitive, market-based health care system will lead to lower prices and better services.” [Virginian-Pilot, 5/1/18]

Virginia Public Media/ PolitiFact VA: “Freitas Has Repeatedly Called For The Abolishing Obamacare, Which Mandates That Long-Term Health Insurance Policies Cover Preexisting Conditions.” “Freitas has repeatedly called for the abolishing Obamacare, which mandates that long-term health insurance policies cover preexisting conditions. In 2014, he said Obamacare should be repealed even without a replacement plan. In 2018, he voted to significantly expand the duration of short-term insurance plans that don’t have to cover preexisting conditions. All of these positions open the door for the sale of policies that don’t insure preexisting conditions. They overshadow Freitas' vague promise this year - made through his campaign manager -to protect such coverage while working to end Obamacare.” [VPM, 9/3/20]

Virginia Public Media/ PolitiFact VA: Freitas' Past Votes And Comments “Overshadow Freitas' Vague Promise This Year [...]To Protect Such Coverage While Working To End Obamacare.” “Freitas has repeatedly called for the abolishing Obamacare, which mandates that long-term health insurance policies cover preexisting conditions. In 2014, he said Obamacare should be repealed even without a replacement plan. In 2018, he voted to significantly expand the duration of short-term insurance plans that don’t have to cover preexisting conditions. All of these positions open the door for the sale of policies that don’t insure preexisting conditions. They overshadow Freitas' vague promise this year - made through his campaign manager -to protect such coverage while working to end Obamacare. We rate the DCCC's claim True.” [VPM, 9/3/20]

741,000 Virginians Would Lose Health Coverage If The ACA Were Repealed During The COVID-19 Pandemic. [Center for American Progress, 6/24/20]
People Who Survived COVID-19 Could Be Labeled “Uninsurable” By Insurance Companies Without Protections For Those With Preexisting Conditions Established By The ACA.

“COVID-19 could have stamped a person ‘uninsurable’ if not for the Affordable Care Act. The ban on insurers using preexisting conditions to deny coverage is a key part of the Obama-era law that the Trump administration still seeks to overturn. Without the law, people who recovered from COVID-19 and tried to purchase an individual health insurance policy could be turned down, charged higher premiums or have follow-up care excluded from coverage. Those considered vulnerable because of conditions such as respiratory problems or early-stage diabetes would have run into a wall of insurer suspicion.” [Detroit News, 5/3/20]