David Young hurt regular Iowans by voting to eliminate protections for pre-existing conditions and to allow insurance companies to charge older Americans more for their healthcare.

Young Voted For Repealing Affordable Care Act. In February 2015, Young voted for the “Passage of the bill that would repeal the 2010 health care overhaul. The bill would delay the repeal by 180 days after enactment and direct the House Education and the Workforce, Energy and Commerce, Judiciary and Ways and Means committees to submit alternative legislation with a number of provisions, including ones to increase economic growth by eliminating certain regulations; lower health care premiums through increased competition; overhaul the medical liability system; and provide states greater flexibility to administer Medicaid programs.” [HR 596, Vote #58, 2/3/15; The Hill, 2/3/15; CQ Floor Votes, 2/3/15]

The Affordable Care Act Prevented Insurers From Denying Coverage Or Charging More If An Individual Had A Pre-existing Condition. “In the old days, insurance companies had ways to avoid selling policies to people who were likely to cost more than insurers wanted to spend. They might deny them coverage outright, or exclude coverage for a known condition, or charge so much that insurance became unaffordable. The Affordable Care Act boxes out the old insurance practices with a package of legal moves. First, it says point-blank that carriers ‘may not impose any preexisting condition exclusion.’ It backs that up with another section that says they ‘may not establish rules for eligibility’ based on health status, medical condition, claims experience or medical history.” [Politifact, 10/17/18]

The Affordable Care Act Established A 3:1 Limit On Age Rating Of Health Insurance Premiums. “The Affordable Care Act (ACA) established a 3:1 limit on age rating of health insurance premiums, meaning that insurance companies cannot charge older adults more than three times the amount younger adults are charged for the same coverage. This limit is a critical consumer protection that ensures older adults—specifically those ages 50 to 64 who are not yet eligible for Medicare—have access to affordable health insurance coverage.” [AARP, 1/2017]

If The Affordable Care Act Were Fully Repealed, The Health Care Market Would Return To “Insurance Companies Routinely Charged Older People Much Higher Amounts Than Younger People For The Same Coverage.” “Prior to enactment of the ACA, many older adults ages 50–64 who were not old enough to be eligible for Medicare but who did not have coverage through an employer had difficulty obtaining health insurance coverage on their own in the individual market. If coverage was available, older adults were often charged much higher premiums due to their age or a preexisting condition, making it unaffordable and out of reach. […] Consequently, insurance companies routinely charged older people much higher amounts than younger people for the same coverage in the individual health insurance market.” [AARP, 1/2017]

2017: Young Voted For The American Health Care Act – The Republican Health Care Repeal Bill. In May 2017, Young voted for “Passage of the bill that would make extensive changes to the 2010 health care overhaul law, by effectively repealing the individual and employer mandates as well as most of the taxes that finance the current system. It would, in 2020, convert Medicaid into a capped entitlement that would provide fixed federal payments to states and end additional federal funding for the 2010 law's joint federal-state Medicaid expansion. It would prohibit federal funding to any entity, such as Planned Parenthood, that performs abortions and receives more than $350 million a year in Medicaid funds. As amended, it would give states the option of receiving federal Medicaid funding as a block grant with greater state flexibility in how the funds are used, and would require states to establish their own essential health benefits standards. It would allow states to receive waivers to exempt insurers from having to provide certain minimum benefits, would provide $8 billion over five years for individuals with pre-existing conditions whose insurance premiums increased because the state was granted a waiver to raise premiums based on an individual's health status, and would create a $15 billion federal risk sharing program to cover some of the costs of high medical claims.” The bill was passed by a vote of 217-213. [HR 1628, Vote #256, 5/4/17; CQ, 5/4/17]
American Health Care Act Allowed Insurers To Charge Older Customers Five Times More Than Younger Adults. “Raises premiums for older people. The Affordable Care Act limited insurers from charging older customers more than three times what they charge younger adults. The House bill would raise that to five times. This may enable younger consumers to find cheaper coverage, but older policyholders would face higher rates.” [Huffington Post, 3/6/17]