

Worse, McCormick supports the Washington Republican health care repeal bill that would eliminate protections for pre-existing conditions, including Coronavirus. And McCormick's plan would drive up health care costs and impose an age tax on Americans over 50.

2020: In An Answer To A Candidate Survey By Campaign For Liberty, McCormick Stated That He Supported The Full Repeal Of The ACA. “7. Will you support legislation to fully repeal ObamaCare and oppose efforts to give the federal government more control of health care? [...] Rich McCormick [...] Yes.” [Campaign for Liberty, accessed [7/28/20](#)]

Survey Questions

1. Will you cosponsor and support efforts for roll call votes on the Audit the Fed bill, designed to bring transparency to the Federal Reserve?
2. Will you oppose legislation allowing roving wiretaps and warrantless searches and oppose U.S.A. Freedom Act renewal that includes such items?
3. Will you support legislation that would end “policing for profit,” including equitable sharing, require charges to be filed before any assets are seized by law enforcement, and ensure that property is returned if charges are dropped or the suspect is acquitted?
4. Will you oppose all tax and fee increases and vote for tax cuts?
5. Will you support efforts to slash wasteful spending and oppose any debt limit increase?
6. Will you support all efforts to slash government bureaucracy, increase accountability, and vote to pass the REINS Act?
7. Will you support legislation to fully repeal ObamaCare and oppose efforts to give the federal government more control of health care?
8. Will you oppose all infringements on law-abiding citizens' Second Amendment rights?
9. Will you oppose using military action without a congressional declaration of war?

[Campaign for Liberty, accessed [7/28/20](#)]

U.S. Representative

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RICH MCCORMICK



[Campaign for Liberty, accessed [7/28/20](#)]

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](#)]

2017: Repeal Could Have Denied Coverage To As Many As 133 Million Americans. “This analysis updates that earlier study. It confirms that a large fraction of non-elderly Americans have pre-existing health conditions: at least 23 percent of Americans (61 million people) using a narrow definition based on eligibility criteria for pre-ACA state high-risk pools, or as many as 51 percent (133 million people) using a broader definition closer to the underwriting criteria used by insurers prior to the ACA. Any of these 133 million Americans could have been denied coverage, or offered coverage only at an exorbitant price, had they needed individual market health insurance before 2014.” [HHS.gov, Issue Brief, [1/5/17](#)]

AP: COVID-19 Could Be Considered A Pre-Existing Condition, Stamping A Person “Uninsurable” If Not For 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.” [Associated Press, [5/3/20](#)]

USA Today: “Repealing Health Care Law Would Mean Higher Costs.” “Republicans may not agree with President Obama’s State of the Union call to drop the idea of repealing the Affordable Care Act, but health experts say the law has taken such hold that it may be impossible to get rid of it. The consequences of repeal, health care officials and industry analysts say, go beyond the fact that 9 million people would suddenly lose their insurance or that anyone with a pre-existing condition would either lose insurance or pay much higher premiums. All consumers would take a huge financial hit, because health care costs would continue to rise, and insurers would probably recoup their losses by charging higher premiums.” [USA Today, [2/01/14](#)]

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](#)]

Brookings: ‘Nearly Every ACA Replacement Plan Involves Widening The Age Rating Bands... Proposals Suggest Changing The Current 3:1 Ratio To 5:1 Or 6:1 Or Eliminating It Altogether.’ “Loosen age rating restrictions in the individual market. Nearly every ACA replacement plan involves widening the age rating bands that currently restrict insurers from setting premiums for the oldest adults in the individual market (64 year olds) that are more than three times the premium they charge a 21-year old for the same coverage. Proposals suggest changing the current 3:1 ratio to 5:1 or 6:1 or eliminating it altogether.” [Brookings, [12/13/16](#)]

Senate’s Better Care Reconciliation Act Included A 5:1 Age Rating Limit. “This summary describes key provisions of H.R. 1628, the Better Care Reconciliation Act of 2017, an amendment in the nature of a substitute proposed in the Senate on June 22, 2017 and revised most recently on July 20, 2017, as a plan to repeal and replace the Affordable Care Act (ACA) and make fundamental changes to Medicaid financing through the

Fiscal Year 2017 budget reconciliation process. [...] Modify age rating limit to permit variation of 5:1, unless states adopt different ratios, effective 2019.” [KFF, [7/20/17](#)]

House-Passed American Health Care Act Included A 5:1 Age Rating Limit. “This summary describes key provisions of H.R. 1628, the American Health Care Act, as approved by the House of Representatives on May 4, 2017, as a plan to repeal and replace the Affordable Care Act (ACA) through the Fiscal Year 2017 budget reconciliation process. [...] Modify age rating limit to permit variation of 5:1, unless states adopt different ratios, effective 2018.” [AARP, [5/2017](#)]