Jesse Jensen supports gutting protections for people with pre-existing medical conditions, potentially including coronavirus. Jensen’s plan means that out of pocket deductibles could cost up to nearly 100,000 dollars, and it could allow health insurance companies to refuse to cover things like hospitalization and prescription drugs.

**Jensen Criticized Obamacare And Called For “Giving Control [Of Health Care] Back To The States.”**
“The politicians in DC made a slew of promises when they passed Obamacare. You can keep your doctor, costs will go down, all turned out not to be true. What did happen was the biggest expansion of the Federal footprint in healthcare ever in this country. $1 out of every $5 the US government spends is now on health care. I propose giving control back to the States with two restrictions, first they must provide insurance to low income populations and two they must offset the costs to people with pre-existing conditions. This would result in premium reductions, allow individuals to keep private insurance, and reduce rates by up to 15% across the board. It would also keep the National expenditure on health care relatively stable.” [iVoterGuide, accessed 9/17/20]

**Jensen Favored Universal Catastrophic Care Over Democratic Health Care Plans.** “I had the opportunity to speak to Leader McCarthy in May as well and shared a thought around a thing called universal catastrophic care. What it is is it’s a way for anyone who has a medical issue to go in and get care. They’re not going to have to lose their house in order to pay it. It’s sort of a reinsurance plan of sorts that pegs to the poverty level. And the democratic plan is sort of a way of giving health care for everyone. Bill Gates pays the same thing. UCC has the opportunity to keep health care costs where they are. Government spending doesn’t go up, and you don’t run the risk of becoming bankrupt.” [Jason Rantz Show, 10/1/19 (4:25)]

**The Affordable Care Act Prevented Insurers From Denying Coverage Or Charging More If An Individual Had A Preexisting 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]

**COVID-19 Was Considered A Preexisting Condition.** “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.” [Associated Press, 5/3/19]

**Jensen: “I Support A Plan Called Universal Catastrophic Care.”** “That said, no family should wonder or fear how to pay a hospital bill. I support a plan called Universal Catastrophic Care that protects pre-existing conditions, and subsidizes health care costs above 15% of a person’s annual income, and it lets you keep your private health insurance. Health care shouldn’t break the bank, yours or the Country’s.” [Jesse Jensen for Congress, Facebook, 12/28/19]

**Niskanen Center: Under Universal Catastrophic Care, Deductibles Could Cost Up To $97,500 For A Family.** “The objective of UCC is to relieve the threat of financially ruinous medical bills for the very poor and very sick while requiring those who can to pay an affordable share of the cost of their own non-catastrophic care. […] A family with total income of $1 million would have a deductible of $97,500, and so on. Income could be defined as adjusted gross income reported on the previous year’s tax return, with some form of averaging for people with highly variable incomes.” [Niskanen Center, June 2019]

**Cigna: “Your Catastrophic Health Plan Doesn’t Cover Emergency Care Until You’ve Met Your Deductible.”** “Your catastrophic health plan doesn’t cover emergency care until you’ve met your deductible. And there may be certain limits on preventive care and number of covered visits to a primary care provider (PCP), depending on the plan.” [Cigna, July 2018]
Cigna’s Catastrophic Health Plan Did Not Cover Prescription Drugs. “Catastrophic insurance coverage helps you pay for unexpected emergency medical costs that could otherwise amount to medical bills you couldn’t pay. It also covers essential health benefits, including preventive services like health screenings, most vaccinations, your annual check-up, and certain forms of birth control.” [Cigna, July 2018]
Jensen also is pushing to raise the retirement age for Social Security and he has even proposed moving toward privatizing Social Security.

**Jensen Called For Facing “Tough Choices” On Social Security Including “Who Is Eligible And When.”**
“Social Security must be protected for future generations. Soon we will need to face some tough choices on who is eligible and when. Until then we must focus on getting the economy back on its feet so that there are resources to fund the current mandate. If elected I will propose a pilot program that evaluates the feasibility of various forms of privatization. At the end of the day however we must ensure that this crucial safety net is maintained for our Seniors.” [iVoterGuide, accessed 9/17/20]

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