Esshaki wants to let insurance companies deny people coverage for having pre-existing conditions and kick millions of Americans off their healthcare. The AARP said Esshaki’s plan will also let insurance companies raise rates on older Americans because of their age.

**Detroit Free Press: Esshaki “Supports A Replacement, If Only Temporarily, For The Affordable Care Act.”**

“Esshaki also supports a replacement, if only temporarily, for the Affordable Care Act, otherwise known as Obamacare, that would protect coverage of preexisting conditions and some other aspects of the law before repealing it.” [Detroit Free Press, 7/30/20]


**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]

**If The ACA Were Repealed, Millions Of Americans Could Lose Their Health Insurance.** “If the lawsuit succeeds and the courts decide to repeal the Affordable Care Act, also known as Obamacare, millions of Americans could lose their health care if a replacement plan is not established. […] Though Obamacare remains law while it awaits deliberation in the courts, about 25 million Americans may be left uninsured if the law is struck down in its entirety. […] Approximately 11.4 million Americans enrolled or re-enrolled in an Obamacare exchange plan in 2019. […] Medicaid enrollment increased by 16 million people since Obamacare went into effect, with 13.6 million of those people living in Medicaid expansion states. […] The 8.9 million people who get federal subsidies through their Obamacare plans would also stop receiving funds, making it more difficult for them to afford their premiums.” [CNBC, 5/4/19]

**AARP: Millions Of Older Americans Would Lose Access To Affordable Health Insurance If The ACA Was Struck Down.** “Millions of older Americans will lose access to affordable health insurance if a federal court rules that the Patient Protection and Affordable Care Act (ACA) is unconstitutional, AARP and AARP Foundation Litigation say in a court document filed Thursday. […] If Texas prevails, the health care of people between the ages of 50 and 64 who buy insurance in the private marketplace would be jeopardized, AARP says. The ACA provides affordable health care for these pre-Medicare adults because it forbids insurance companies to refuse to cover people with preexisting conditions, and it limits how much they can charge older Americans — what AARP calls an age tax. Under the ACA, insurers are allowed to charge 50- to 64-year-olds up to three times what they charge younger policyholders.” [AARP, 6/15/18]