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THE GENERAL ASSEMBLY OF PENNSYLVANIA

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HOUSE RESOLUTION

No. 91 Session of  
2017

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INTRODUCED BY DeLUCA, DRISCOLL, DEAN, HARKINS, O'BRIEN,  
D. COSTA, McNEILL, V. BROWN, NEILSON, FREEMAN, WARREN,  
BIZZARRO AND SCHWEYER, FEBRUARY 17, 2017

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REFERRED TO COMMITTEE ON INSURANCE, FEBRUARY 17, 2017

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A RESOLUTION

1 Strongly urging the Congress of the United States to retain  
2 certain consumer protections if the Patient Protection and  
3 Affordable Care Act is repealed.

4 WHEREAS, In 2010, the Patient Protection and Affordable Care  
5 Act and was signed into law; and

6 WHEREAS, The act created mechanisms that offer tax subsidies  
7 to individuals to purchase health insurance on a market  
8 exchange; and

9 WHEREAS, The act has assisted 17 million individuals in  
10 obtaining health insurance nationwide, including more than  
11 413,000 Pennsylvanians; and

12 WHEREAS, Through the expansion of Medicaid, an additional 15  
13 million individuals have gained access to health insurance  
14 nationwide, including approximately 700,000 Pennsylvanians; and

15 WHEREAS, Since the act was passed, Pennsylvania's uninsured  
16 rate has fallen 37%; and

17 WHEREAS, The act provides other protections, most  
18 importantly, guaranteeing issuance of insurance regardless of

1 preexisting conditions, permitting children up to 26 years of  
2 age to remain on their parent's insurance, prohibiting annual  
3 and lifetime limits on the payment of benefits and mandating  
4 that insurance companies cover ancillary costs of clinical trial  
5 participants; and

6 WHEREAS, Prior to the passage of the act, individuals with  
7 serious or chronic illnesses and pregnant women could be charged  
8 a higher premium for insurance coverage or could be denied  
9 insurance coverage because they were considered to have a  
10 preexisting condition; and

11 WHEREAS, The act prohibits insurers from denying coverage to  
12 individuals with a preexisting condition; and

13 WHEREAS, If this provision of the act is repealed,  
14 approximately 52 million Americans, including approximately 3  
15 million Pennsylvanians, could lose insurance coverage; and

16 WHEREAS, Prior to the passage of the act, it is estimated  
17 that approximately 10% of cancer patients reached either their  
18 annual or lifetime maximum limit on the amount of medical  
19 benefits their health insurance paid; and

20 WHEREAS, Annual or lifetime maximum limits on the amount of  
21 medical benefits health insurance pays often lead to individuals  
22 being unable to effectively manage their chronic diseases or  
23 being unable to receive necessary care; and

24 WHEREAS, The act eliminates annual and lifetime limits on the  
25 amount of medical benefits health insurance pays; and

26 WHEREAS, Since the passage of the act, 100 million Americans,  
27 including approximately 4.5 million Pennsylvanians, have no  
28 annual or lifetime maximum on their health insurance policies;  
29 and

30 WHEREAS, If this provision is repealed, individuals with

1 chronic illnesses and pregnant women may once again be subjected  
2 to the annual and lifetime limits on the amount of medical  
3 benefits their health insurance pays; and

4 WHEREAS, Young adults have the highest uninsured rate of any  
5 age group at 30%; and

6 WHEREAS, Young adults have the lowest rate of access to  
7 employer-based health insurance; and

8 WHEREAS, One-in-six young adults have a serious or chronic  
9 illness, such as cancer or diabetes; and

10 WHEREAS, The act permits young adults to remain on their  
11 parent's health insurance until they reach 26 years of age; and

12 WHEREAS, If this provision is repealed, it is estimated that  
13 6 million young adults in the nation, including 89,000 young  
14 adults in this Commonwealth, are at risk of becoming uninsured;  
15 and

16 WHEREAS, Prior to the passage of the act, individuals seeking  
17 care by means of a clinical trial were responsible for paying  
18 out of pocket for ancillary costs associated with the trial; and

19 WHEREAS, These costs could include CAT scans, blood work, X-  
20 Rays, MRIs and other expensive tests and procedures; and

21 WHEREAS, Costs associated with these tests and procedures are  
22 estimated at \$30,000 or more; and

23 WHEREAS, The act ensures that any qualified individual  
24 participating in a clinical trial will not have their benefits  
25 limited or denied in respect to routine costs associated with  
26 participation in a clinical trial; and

27 WHEREAS, If these important protections are repealed,  
28 millions of Pennsylvanians, including the most vulnerable  
29 members of our society, will be adversely affected; therefore be  
30 it

1       RESOLVED, That the House of Representatives of the  
2 Commonwealth of Pennsylvania strongly urge the Congress of the  
3 United States to retain certain consumer protections mentioned  
4 in this resolution if the Patient Protection and Affordable Care  
5 Act is repealed; and be it further

6       RESOLVED, That copies of this resolution be sent to the  
7 President of the United States, the presiding officers of each  
8 House of Congress and each member of Congress from Pennsylvania.