

PRESS RELEASE

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REPORT: MORE THAN ONE IN FIVE NON-ELDERLY GEORGIANS HAVE *DIAGNOSED* PRE-EXISTING HEALTH CONDITIONS

New Report Reveals 1,805,000 Non-Elderly Georgians Will Gain Protections from Health Reform Law Prohibiting Insurance Coverage Denials and Discriminatory Premiums

Washington, D.C. – Approximately 1,805,000 people under the age of 65—more than one in five (21.6 percent) of Georgia’s non-elderly population—have a *diagnosed* pre-existing condition that could lead to a denial of coverage in the individual health insurance market, according to a report released last week by the consumer health organizations Families USA and Georgians for a Healthy Future. They are among the 57.2 million people nationwide who could potentially face discriminatory health coverage practices absent health reform. The report was released on Thursday, May 27, at a press conference at the offices of the American Cancer Society. Along with representatives from Georgians for a Healthy Future, healthcare consumers with pre-existing conditions shared compelling stories about their experiences facing their diseases and with the insurance market. Three local physicians were also there to share their perspectives on serving these populations and touting the benefits of the new health care law for these and other Georgians.

At the press conference, Julia Murphy, one of the six speakers and a multiple sclerosis patient, explained that she had to go off of her MS disease modifying drug because it was cost prohibitive. “I’ve done everything I’m supposed to do: I paid my premiums on time, tried to plan ahead and prepare for every eventuality but still, I have been denied coverage,” said Murphy. Once the newly-enacted health reform law is implemented, Murphy and other Georgians will gain significant protections: The new law prohibits insurance companies from denying health coverage to people due to pre-existing conditions, from charging discriminatory premiums based on health status, and from excluding benefits that would treat their health conditions.

The report shows that, while individuals in all age groups in Georgia have pre-existing health conditions, this is a problem that grows with age:

- Nearly one in six (15.6 percent) of young adults aged 18 to 24 have a diagnosed pre-existing health condition that could lead to a denial of coverage.

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- More than one-third (34.5 percent) of adults aged 45 to 54 have a diagnosed pre-existing condition that could lead to a denial of coverage.
- In the 55 to 64 age group, the portion of adults with diagnosed pre-existing conditions climbs to nearly half (46.1 percent).
- Although the portion of children under 18 years of age with diagnosed pre-existing conditions is low compared to adult groups, there are 164,200 children in Georgia with such conditions.

“The more than 1.8 million Georgians with diagnosed health conditions, and the many others who at some point may receive such a diagnosis, are the people most in need of health care coverage,” said Ron Pollack, Families USA’s Executive Director. “Thankfully, the new health reform legislation will protect all these individuals from the most harmful insurance company abuses that deny such critical coverage.”

“When reform goes into effect, these 1.8 million Georgia consumers with diagnosed conditions will be able to purchase an affordable and meaningful health insurance policy without being discriminated against for having that pre-existing condition,” said Cindy Zeldin, Georgians for a Healthy Future’s Executive Director.

In its analysis, Families USA indicates that the its totals may understate how many people nationally and in Georgia have pre-existing conditions, because the analysis only reflects those with *diagnosed* pre-existing conditions. Americans who are currently uninsured or underinsured, and who cannot afford care, often do not seek treatment and, as a result, their health condition may not be diagnosed.

The uninsured and those who do not have access to job-based coverage are at greatest risk; however, even those who now have coverage at work could be at risk if they lose or leave their jobs and have to find coverage in the individual market.

Income is no protection against an individual’s having a pre-existing condition that could lead to a denial of coverage, and the 1,805,000 Georgians with diagnosed pre-existing conditions range across all income levels.

- Approximately 21.9 percent of Georgians in families with incomes below 100 percent of the federal poverty level—less than \$22,050 for a family of four—are affected.
- Approximately 21.6 percent of Georgians in families with incomes between 100 and 199 percent of poverty—between \$22,050 and \$44,100—are affected.
- Approximately 21.6 percent of Georgians in families with incomes above 200 percent of poverty—or more than \$44,100 for a family of four in 2010—are affected.

Individuals in every racial and ethnic group in Georgia have diagnosed pre-existing conditions that, absent reform, could lead to a denial of coverage.

- Nearly one-quarter (23.1 percent of) non-Hispanic whites have pre-existing conditions.

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- More than one in five (22.5 percent of) African Americans (non-Hispanic) have such a condition.
- More than one-quarter (26.9 percent) of American Indians and Alaska Natives are affected.
- Nearly one in seven (13.6 percent of) Hispanics are affected. It is important to note, however, that disparities in access to care and in the delivery of care may mean that many individuals have a pre-existing condition that has not been diagnosed. For example, previous research shows that at the national level more than a quarter (25.2 percent) of Hispanic adults had no health care visits in 2007, compared to 14.7 percent of non-Hispanic adults.

“As our study shows, more than one-fifth of the non-elderly population of Georgia will now gain protections that they need to secure affordable health coverage,” said Pollack. “As more and more people learn about these protections, they will no doubt cherish the enactment of health care reform.”

The data for the report were based on data on health conditions from the federal Medical Expenditures Panel Survey and demographic data from the U.S. Census Bureau’s Current Population Survey (CPS). Families USA commissioned The Lewin Group to analyze the data.

The report for Georgia with an analysis of the groups with pre-existing conditions in that state can be found at <http://www.familiesusa.org/assets/pdfs/health-reform/pre-existing-conditions/Georgia.pdf>.

A full description of the report’s methodology can be found in the Technical Appendix of the national report, available at <http://www.familiesusa.org/assets/pdfs/health-reform/pre-existing-conditions.pdf>.

For more information about Georgians for a Healthy Future please visit www.healthyfuturega.org.

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Families USA is the national organization for health care consumers. It advocates for high-quality, affordable health coverage for everyone. Georgians for a Healthy Future is a nonprofit, nonpartisan organization with a mission to build and mobilize a unified voice, vision and leadership to achieve a healthy future for all Georgians.

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