

# Wisconsin Association of Health Plans

*The Voice of Wisconsin's Community-Based Health Plans*

TO: Wisconsin Lawmakers  
FROM: Wisconsin Association of Health Plans  
RE: Support SSA (LRBs0444/1) to AB 365

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## **Wisconsin's community-based health plans urge you to support SSA (LRBs0444/1) to AB 365.**

Wisconsin's community-based health plans support maintaining current market protections for Wisconsin consumers with pre-existing conditions.

Federal law currently provides protections for individuals with pre-existing conditions. Incorporating these provisions into Wisconsin Statutes will give individuals and families confidence that state-regulated products will continue to provide these coverage guarantees.

**Pre-Existing Conditions Protections:** SSA (LRBs0444/1) to AB 365 creates state protections for individuals with pre-existing conditions in three areas: coverage of pre-existing conditions, guaranteed issue of coverage, and community rating.

- 1) Coverage for Pre-Existing Conditions means Wisconsin consumers will have a health plan that covers their pre-existing conditions. Wisconsin's community-based health plans support prohibiting health plans from excluding a person's pre-existing condition(s) from coverage.
- 2) Guaranteed Issue means Wisconsin consumers will be guaranteed access to health coverage, even if they have a pre-existing condition. Wisconsin's community-based health plans support requiring health plans to provide coverage to everyone who applies.
- 3) Community Rating means not charging individuals with pre-existing conditions higher premiums based on their health status. In addition, it is important to have clear, consistent rules that specify how premiums can be set. Wisconsin's community-based health plans support maintaining current individual and small group market rating practices, which means limiting rating factors to: individual versus family coverage, rating area, age (no more than 3 to 1), and tobacco use (no more than 1.5 to 1).

**Open Enrollment:** Wisconsin's community-based health plans support establishing an annual, statewide, Open Enrollment Period. Open Enrollment Periods are widely used to give people an opportunity to choose their coverage. Having set enrollment periods also encourages people to stay insured year-round.

Wisconsin's community-based health plans appreciate your consideration of supporting state-based protections for people with pre-existing conditions.