INSURED AMERICAN & FAMILY

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Pre-Existing Conditions Coverage

What's protected, what isn't, and which plans care

The ACA changed the rules, but not every plan follows them.

WHAT IT IS

Before the ACA (effective 2014), insurance companies could deny coverage or charge much more based on pre-existing health conditions. The ACA banned this for major medical plans that comply with ACA rules. But not every health-related product is ACA-compliant, and pre-existing conditions still matter in several places. Knowing the difference is critical.

WHERE YOU'RE PROTECTED

ACA Marketplace plans (Healthcare.gov).
Employer group health plans.

Medicare (Original Medicare and Medicare Advantage).
Medicaid.

Medigap, during your initial Medigap Open Enrollment
Period.

WHERE PRE-EX STILL MATTERS

Short-term medical plans (can be excluded or declined).
Critical illness, cancer, and accident plans (pre-existing

diagnoses excluded).
Medigap purchased OUTSIDE your initial enrollment window

(underwriting applies).
Final expense life (health questions affect rate or eligibility).
Long-term care insurance (health questions affect eligibility).

THE 3 THINGS PEOPLE GET WRONG

1. **"Insurance can't ask about my health history anymore."**
On ACA plans, they can't use it to deny or surcharge. On non-ACA products (short-term, supplemental, life), they absolutely can , and do.

2. **"I should hide a pre-existing condition."**
Don't. Misrepresentation on an application can void the policy or invalidate claims when you actually need coverage. Always be honest, then shop accordingly.

3. **"Once I qualify for ACA coverage, I'm protected for life."**
As long as you have ACA-compliant coverage, yes. The protection ends if you switch to a non-ACA product.

THE PRACTICAL TAKEAWAY:

Pre-existing conditions are a non-issue on Marketplace, employer, and Medicare plans. Everywhere else, they matter. Plan accordingly.

Pre-existing condition concerns? Call or text Craig, I'll help find the best plan that fits your medical and financial needs.

Don't go underinsured when you can be Insured AF.

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