

**NEWS:**

## **Committing Delaware to the Affordable Care Act**



**JUNE 30, 2019** – Along a party-line vote, Democrats in the House of Representatives on Thursday approved [a bill](#) to lock Delaware into some of the key provisions of the federal Affordable Care Act (ACA), sending the measure to the governor for his consideration.

The legislation will directly incorporate into Delaware law key aspects of the Affordable Care Act including provisions dealing with the prohibition on preexisting conditions; guaranteed issue and availability of coverage; and permissible rating factors.

In the text of the bill, its prime sponsors indicated the measure was an attempt to codify the controversial federal health care statute in state law due to "uncertainty surrounding the ACA in light of recent court challenges."

State Rep. Lyndon Yearick, R-Camden-Wyoming, objected to the legislation saying the ACA never lived up to the pledges its supporters made that it would lower premiums and allow patients to maintain their existing coverage. "I do not think it has quite worked out as planned," he said. "Having access to care is different than having access to insurance."



**State Rep. Lyndon Yearick**

Speaking to his House colleagues before the debate, Rep. Yearick related a story of one small business owner in his district who had been self-insured prior to the ACA's enactment, but was afterward forced into an insurance plan she did not want. "So she was out \$30,000 [annually] without receiving one cent of benefit. If you lay it all out, I do not think the benefits of the Affordable Care Act have remotely met what was promised."

State Rep. Rich Collins, R-Millsboro, who spent a career in the insurance industry, said the gains the ACA initially made to expand health care coverage in Delaware have been significantly eroded by higher costs and a lack of companies willing to write policies in the state.

"What I am concerned about is that if we put this bill into place, and there is some national, bipartisan reform that makes more sense for people, we'll be locked into something that has a record of utter failure," Rep. Collins said while addressing the House chamber. "I just don't understand how we think this is helping the citizens of Delaware."

The bill had previously passed the Senate on a split vote. Gov. Carney is expected to sign it into law.