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Protections for Pre-Existing Conditions

Recent events have highlighted the need to protect insurance coverage for pre-existing conditions. Know this is an issue NAR is closely following and weighing in with policy makers where appropriate, as we know how important these protections are for REALTORS® and their families.

The threat of actually losing protections for pre-existing conditions is currently very low. While there is litigation pending before the Supreme Court that could potentially strike down the entire Affordable Care Act (ACA), including protections for pre-existing conditions, this outcome is unlikely. To start, the earliest a decision in this case will be issued is next summer, and there is no other current threat to these protections. Should the Court rule that the ACA is unconstitutional, eliminating pre-existing condition protections, we know Congress and the next Administration will do what they can to make sure there is no lapse in coverage for these conditions. It is also very possible the Court never gets to the question of the constitutionality of the ACA or remands the case back to the lower court that would result in the merits being re-litigated all over again and further delaying any immediate changes. While the President's recently issued Executive Order stated a commitment to upholding protections for pre-existing conditions, it did not make any actual changes to the current law that already includes these protections. Thus, as long as the ACA is the law, this will continue to be true.

Know that NAR will keep you updated on these issues and keep fighting to protect your interests. Should you have any questions, please contact Christie DeSanctis at cdesanctis@nar.realtor.

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