

Bottom Line

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## **What to Do About Preexisting Medical Conditions**

**For many people suffering from heart disease, cancer, diabetes and other chronic medical conditions, obtaining health insurance is difficult or even impossible.**

Insurance firms just don't want to assume the financial risk of covering such people, and no law forces them to do so.

At one time only serious ailments were grounds for refusal of coverage&but no more.

Insurers now refuse coverage even for minor problems, such as mild hypertension or depression - in some cases even for trivial things such as having once sought psychological counseling. Sadly, federal regulations governing the insurance industry are notoriously spotty&and state regulations are not much better.

Scandalous: In many parts of the country, state insurance agencies are staffed by former insurance company executives - hardly an unbiased group.

While such problems defy easy solutions, certain steps do bring you some protection:

Hold onto your existing health insurance. If you're covered by an employer's health plan but are considering switching jobs, determine in advance whether you're eligible for coverage under the new employer's plan. Some insurers refuse coverage for any preexisting condition. Some accept persons with preexisting conditions, but only if they've been managing without treatment for a specified length of time. Others accept such people but will not honor any claims for that condition made within the first year of coverage.