



Consumers for **AFFORDABLE Health Care**

*Advocating the right to quality, affordable
health care for every man, woman and child*

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Guaranteed Issue Fact Sheet

Guaranteed Issue: What is it?

- Guaranteed issue protects consumers from being denied insurance coverage due to their age, health status, or other characteristics.

Maine's Current Law – Guaranteed Issue

- Guaranteed Issue is currently Maine law; however, it includes a provision stating that if you have been without insurance coverage for 90 days or more, an insurance carrier can deny coverage of the costs of services related to the treatment of a “pre-existing” medical condition for up to one year.

Why is Guaranteed Issue Important?

- If guaranteed issuance was removed, insurers would be allowed to deny health insurance coverage based on health status. This means that someone diagnosed with a chronic condition or disability may never be able to purchase health insurance.

The Maine Debate on Guaranteed Issue

- Even though Guaranteed Issue becomes the law of the land in 2014 through the Affordable Care Act, there are those who want to eliminate it from current Maine law.