

October 22, 2009

Mr. SCOTT of Virginia: Mr. Speaker, responsible health insurance reform requires a comprehensive approach.

For example, health insurance companies often deny coverage if you have a pre-existing condition. But if we require insurance companies to cover pre-existing conditions, all Americans must be required to carry health insurance. Otherwise people will just wait until they get sick before they buy health insurance. And if all Americans are going to be covered, we must have mandates and taxes to subsidize those who can't afford it.

Furthermore, in most states, there is only one company with an overwhelming market share, and so without a public option, people in many states would be mandated to buy insurance from a sole source, for-profit corporation without any limit on what it can charge. You know that's not fair.

So even though there is a consensus that people with pre-existing conditions should be able to buy insurance at a reasonable cost, we cannot achieve that goal without mandates, subsidies and a public option to provide competition. That's why we need comprehensive health insurance reform, with a public option.