

FROM PLATFORM TO POLICY

The Iowa Democratic Party [Platform](#) is a roadmap which you can and should expect a Democrat running for and elected to office to be guided by when supporting legislation and policies.

Healthcare Coverage

2018 Iowa Democratic Party Platform Principle

We will strive to achieve a comprehensive healthcare system that maximizes mental and physical health for individuals and families. The 2016 Democratic National Committee [Platform](#) states that healthcare is a right, not a privilege, and our healthcare system should put people before profits.

Policy

The Affordable Care Act (the ACA or Obamacare), enacted into law in 2010, provided affordable health insurance options, including expanded Medicaid options in states that allowed it, for people not covered by employers' healthcare plans or not eligible for Medicare. The ACA covered 20 million more Americans and ensured millions more will never be denied coverage because of a pre-existing condition. This act also had consequences on the healthcare coverage provided by employers. All plans, including employer-based plans,

- cap yearly out-of-pocket expenses.
- provide maternity coverage.
- cover pre-existing conditions without a waiting period.
- eliminate pre-set limits for coverage on chronic health conditions.
- cover preventive care and numerous screenings for no cost or low co-pays.
- allow children to remain on a parent's plan until the age of 26.

The ACA also included improvements to Medicare prescription drug coverage, closing the "donut hole" by 2020.

Where We Are Now

Since the enactment of the ACA, Republicans have attempted to repeal the ACA numerous times. While they have enjoyed majorities in Congress, they have failed to introduce or pass any legislation that improves healthcare delivery, cost of health insurance, or the cost of prescription drugs. Democratic candidates running for state and national offices in 2020 want to expand access to quality and affordable healthcare for all people but differ only in their plans for achieving this goal. Democrats will continue to fight to end surprise billing, reduce out-of-pocket expenses, cap prescription drug costs, and make premiums more affordable.