

# Destroying private health insurance

This is an opinion item.

**Author(s)** [The Washington Times editorial board](#)

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**Quote**

“ Another change proposed by Mr. Obama and the Democrats is forbidding insurance companies from considering pre-existing conditions when granting insurance or determining what to charge. By itself, this means that most people will not want to pay for insurance when they are healthy but instead will wait to buy it only when they "need" it. After all, there's no reason to pay premiums when you're healthy if there is no deterrent to picking up coverage later, when you are sick.”

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This item argues against the position [Act should be passed](#) on the topic [Patient Protection and Affordable Care Act](#).