



NC Families First

INVESTING IN NORTH CAROLINA'S FAMILIES & FUTURE

Malone Need to Know - Ad Back Up

October 23, 2018

Script	Back Up	Flags
<p>Malone: “You Don’t Need to Know I’ve done this and I’ve done that”</p> <p>CG: “You Don’t Need to Know I’ve done this and I’ve done that” Chris Malone</p>	<p>Video Source: Chris Malone, Facebook, 10/15/18</p>	
<p>VO: What politician Chris Malone doesn’t want you to know is that he’s being bankrolled by insurance companies and PACs and then voted to protect their profits by letting them deny coverage for pre-existing conditions</p> <p>CG: Chris Malone bankrolled by insurance companies and PACS Source: NC Board of Elections, Malone Campaign</p>	<p>ON SCREEN:</p> <p>Malone took \$41,350 from health insurance industry-related companies and PACs. (NCSBE, retrieved 10/21/18)</p> <p>Malone took \$2,000 from BCBSNC’s PAC. (NCSBE, retrieved 10/21/18)</p> <p>HEADLINE: “Insurance without ACA, other rules passed by Senate” (WRAL, 6/13/18)</p> <p>Malone voted to concur with the Senate’s changes to H933. (H933, 6/14/18)</p> <p>FURTHER BACK UP:</p> <p>The Senate amended H933 to allow nonprofits to offer “health benefit plans” exempt of state and federal regulation. “Legislation poised for passage in the N.C. Senate would allow nonprofits to offer ‘health benefit plans’ that would be exempt from nearly all state and federal regulations that govern health insurance. Supporters say the measure would allow nonprofits to offer health benefit plans that would be similar to health insurance, but could be cheaper than health insurance purchased on the Affordable Care Act exchange as well as other forms of</p>	

<p>Finance Reports</p> <p>Chris Malone voted to let insurance companies deny coverage Source: H933, 6/14/18; WRAL, 6/13/18</p>	<p>insurance. But critics worry the legislation would open the door for products that would discriminate against those with pre-existing health conditions, offer skimpy benefits, and come with few or no consumer protections. The plans would be similar to those offered in Tennessee, where premiums on the ACA exchanges have climbed precipitously, in part because of the impact of these unregulated plans.” (North Carolina Health News, 6/14/18; H933, House failed to concur 6/14/18)</p> <p>These plans would not require employers to cover a minimum set of services and allow them price-out certain preexisting conditions. “The legislation would allow nonprofit organizations that have existed for at least 10 years, and which offer membership in all 100 counties, to offer their members health benefit plans. Unlike other health insurance plans and coverage offered by employers, these benefit plans wouldn’t be required to cover a minimum set of health care services. And plans could be priced at different levels so that people with pre-existing health conditions would be charged more or else not have their pre-existing conditions covered.” (North Carolina Health News, 6/14/18; H933, House failed to concur 6/14/18)</p>	
<p>VO: And while your health care costs continue to rise, Malone opposed a bill to lower prices by increasing competition</p> <p>CG: Chris Malone opposed a bill to lower health care prices Source; S4, 2/26/13, Commonwealth fund, 3/8/18</p>	<p>ON SCREEN:</p> <p>Malone voted to adopt the conference report for S4. (S4, c rpt adopted, 2/26/13)</p> <p>States with only one issuer participating in the health care marketplace experienced substantially higher premium increases than the national average. “But by 2016, co-ops were facing bankruptcy and left the marketplaces in these states; and in 2017, citing large financial losses, national issuers UnitedHealthcare, Aetna, and Humana also exited, leaving only a single BCBS plan in each state. Three of the five states experienced substantially higher annual premium increases than the national average. Policy options with bipartisan support, such as resuming cost-sharing reduction payments and reestablishing reinsurance and risk corridors, could help attract new or returning issuers to marketplaces in these states.” (Commonwealth Fund, 3/6/18)</p> <p>FURTHER BACK UP:</p> <p>North Carolina was ranked 47th in the nation for Health Care across metrics of cost, accessibility, outcome in 2017. (Wallethub, 8/7/17)</p>	<p>Note different date on commonwealth fund story, couldn’t find one from the date shown on screen</p>

	<p>Since 2010 North Carolina has lost four rural hospitals, further driving up costs of health care. (NC Health News, 9/29/17)</p> <p>Republicans Blocked Medicaid Expansion That Covered 500,000 Low-Income North Carolinians and was Fully Funded by Federal Tax Money for 3 years, and 90 Percent of Costs Thereafter. “The Medicaid expansion would cover about 500,000 low-income adults in North Carolina, providing them the insurance coverage required when the Affordable Care Act is fully implemented next year. The federal government would pick up the full cost of the expansion for the first three years and the bulk of the costs for several years after that.” (WRAL, 2/14/13; S4, ratified, 3/6/13)</p>	
<p>Malone: “You don’t need to know I’ve done this and I’ve done that” VO: But now we know Chris Malone is just another typical politician looking out for himself.</p> <p>CG: “You don’t need to know I’ve done this and I’ve done that” Chris Malone another typical politician</p>	<p>Video Source: Chris Malone, Facebook, 10/15/18</p>	