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**Let's Eliminate the Preexisting Condition Problem**

Wouldn’t it be great if we could eliminate the pre-existing condition problem? It results primarily from family coverage and employer coverage. For example, a child who gets cancer eventually ages out of the family policy and is stuck with a pre-existing condition. The same thing happens to employees who get sick, lose their job and their job-based coverage.

A simple solution to this persistent problem is individual ownership of life-long insurance. I’d like it purchased pre-birth by the parents and transferred to the child at adulthood. Most people would choose a low-cost major medical policy for catastrophes. To get the ball rolling, Congress should give people the same tax deduction their employer gets to cover them. Then watch everything change.