

# Would repeal of the ACA affect you?

## *You might be surprised.*

**Dismantling the Affordable Care Act (ACA):** Congress has already taken the first steps to dismantle the Affordable Care Act (ACA), putting access to affordable care for individuals, families, seniors, and people with disabilities at risk. Congress is using the budget process to dismantle the ACA by ending tax breaks and subsidies, and cutting Medicaid. Replacement plans GOP leaders in Congress have championed contain provisions that are unacceptable to Americans of all walks of life and political affiliations – provisions such as weakening protections for pre-existing conditions, allowing insurance companies to raise premiums on people in their 50s and 60s, reducing tax credits for moderate income families, eliminating the requirement for coverage of preventive services (such as cancer screenings and birth control), and permitting prescription drug prices to soar. The ACA has strengthened the fabric of our nation's health care system. Even a partial repeal of the ACA through the Budget Reconciliation process would have far-reaching consequences – both to consumers and to the health care system (health insurers as well as providers). Would you be affected by a repeal of the ACA? The answer might surprise you.

### *If the ACA is repealed/dismantled...*

#### **Big Picture**

---

- More than 22 million people will be in jeopardy of losing their health insurance coverage.
- 130 million people with pre-existing conditions could face discrimination by insurers once again, and have insurance priced out of their reach or become "uninsurable".
- People will also face the prospect of insurance plans that cut off coverage when people need it most, due to the reinstatement of annual or lifetime caps. More than 105 million people have benefited from the ACA's ban on lifetime limits (this includes people with employer-based health insurance).
- People will once again face a world where insurance plans routinely fail to provide comprehensive coverage, including coverage for pregnancy, prescription drugs, and mental health and substance abuse treatment (this includes people with employer-based health insurance).
- Millions will lose guaranteed coverage of free preventive services, like recommended cancer screenings and vaccines (this includes people with employer-based health insurance and Medicare).

#### **Women**

---

- Millions of women will once again be charged more for health coverage, just for being women.
- Women will lose the benefit of preventive care provided at no out-of-pocket cost, including pap smears, mammograms, etc.
- Women will lose the benefit of prescription contraceptive methods provided with no out-of-pocket cost (birth control pills, etc.)

## People with Pre-Existing Conditions

---

- 130 million people with pre-existing conditions could face discrimination by insurers once again, and have insurance priced out of their reach or become "uninsurable".

## People with Employer-Based Health Insurance

---

- Employer-sponsored medical plans still cover more Americans than any other type, typically with greater benefits and lower out-of-pocket expense.
- Employer health plans cover about 150 million.
- If the ACA employer mandate goes away, companies with at least 50 employees would no longer be required to provide affordable insurance to their employees who work more than 30 hours a week.
- Premium increases could sky-rocket with ACA repeal. Recent premium increases for job-based plans have been below 5 percent on average, less than the historical trend and far lower on average than premium hikes for individual insurance.

### Could lose the following benefits and protections:

- No lifetime caps or limits
- Insurance companies cannot drop coverage because of illness (rescission prohibited)
- People with pre-existing conditions cannot be denied insurance or charged more (*2010 for children and 2014 for adults*)
- Medical loss ratio
- Out-of-pocket maximum limits for consumers.
- Allowing adult children to remain on their parents' health insurance policy until age 26 – affecting 2.3 million Americans.
- Certain preventive services are covered at no cost including well-care visits
- Contraceptive coverage and STI testing/counseling with no co-pays
- Standardized benefits such as the 10 Essential Health Benefits

## Medicare

---

- Dismantling the ACA would result in higher premiums, deductibles, and cost-sharing for the 57 million seniors and people with disabilities enrolled in Medicare.
- The Medicare donut hole would reopen, leaving seniors and people with disabilities with a gap in prescription drug coverage. Under the ACA, 10 million Medicare beneficiaries have already saved \$20 billion dollars on drug costs thanks to the ACA closing the Medicare donut hole, at an average of almost \$2,000 per Medicare beneficiary.
- Millions - including Medicare beneficiaries - will lose guaranteed coverage of free preventive services, like recommended cancer screenings and vaccines.
- Medicare solvency will be shortened or threatened because more people would be uninsured, and sicker, when they become eligible to join Medicare. Also, because of quality of care improvements under the ACA, Medicare's solvency has been extended by 10 additional years.

## Children

---

- For the past two decades, the share of children lacking health insurance has steadily declined.
- With a partial repeal of the ACA, the share of uninsured children would rise to 9.6 percent by 2019

- Medicaid and the Children’s Health Insurance Program (CHIP) covered nearly 40 percent of U.S. children in 2015, so the rollback of the ACA’s Medicaid expansion and changes to how those programs are funded could have major effects on kids.

## **People with Disabilities**

---

- Medicaid is the primary health insurance program for people with disabilities, older Americans, and low-income populations.
- The requirement to provide comprehensive benefits - including mental health services, wheelchairs and rehabilitation therapies - that people with disabilities need also could be lost.
- Repealing the ACA would turn back the clock on progress toward increasing independence and opportunities for this population
- The Community First Choice Option (CFCO) was established by the ACA.
- Medicaid expansion has made it possible for many people with disabilities to find work without jeopardizing their health benefits.
- Insurance companies cannot discriminate against people with pre-existing conditions.
- More than 10 million non-elderly people with disabilities could lose coverage.
- Provides a wide range of services that people with disabilities need to live and thrive in the community, including: Personal care/attendant services, rehabilitative and habilitative services, employment supports, residential supports, medical and nursing services, durable medication equipment, assistive technology, etc.

## **Mental Health and Substance Abuse Treatment**

---

- Insurers will no longer be required to provide equal coverage for mental health and substance abuse disorder care as they do for other health conditions.
- More than 55 million individuals with coverage that they purchase themselves or get from small employers will have their care jeopardized.
- The nation’s efforts to address the opioid epidemic would be severely hampered because access to affordable substance abuse treatment would be severely affected.

## **Marketplace (healthcare.gov)**

---

- The ACA has had the greatest impact on the individual health insurance market, which was largely unregulated prior to the ACA.
- Insurance exchanges – or marketplaces – were set up to allow people to shop for individual policies.
- The policies were made affordable by the provision of premium tax credits, which lowered the cost of monthly premiums to less than 10% of a person’s income.
- The insurance plans had to provide all the benefits and protections listed above in the “Big Picture” section and the section on “Employer-based health insurance”.
- 10.4 million Americans have purchased their health insurance through the exchanges/Marketplace.

## **Medicaid**

---

- Before the ACA, most Medicaid enrollees were low-income children, pregnant women, parents, people with disabilities, and the elderly.

- The ACA expanded Medicaid eligibility to low-income adults with incomes up to 138% of the poverty line – approximately \$16,400 for a single individual – in states like Illinois that chose to expand their Medicaid programs.
- 31 states (including IL) and the District of Columbia have expanded Medicaid, providing health insurance coverage to approximately 17 million since 2013.
- Repealing the ACA would millions of the lowest-income Americans without health insurance coverage.
- And if ACA repeal includes a provision to block-grant Medicaid or place a per capita cap on Medicaid, state's Medicaid programs would be severely cut and all aspects of Medicaid would be affected – payment for nursing home care, services for people with disabilities, children's care, etc.

### **Low-income Individuals and Families**

---

- Millions of low-income working individuals who finally gained health coverage thanks to Medicaid expansion, could lose it.
- Altogether the 72 million low-income people who depend on Medicaid for their lifeline will be in danger because of Trump's plan to block-grant or per-capita cap the program.

### **Veterans**

---

- 3 million veterans who are enrolled in the VA usually get their health care elsewhere — from their employer, or through the ACA (Healthcare.gov or Medicaid).
- If those options go away, many of those 3 million veterans will be without health insurance and may have to move over to the VA.
- The VA is already stretched thin, struggling to provide timely and accessible care.

### **Those who buy private, non-group plans outside of the Marketplace**

---

- **An additional 7.3 million people who have health insurance through the "non-group" market** (refers to private insurance that individuals buy for themselves or their families, as opposed to getting coverage through a job or public health insurance program) will lose coverage because of the near collapse of the non-group insurance market.
- Individuals who purchase policies outside of the Marketplace cannot apply for subsidies, but they receive all the other benefits and protections enacted by the ACA.

### **Big Picture:**

---

- It is no exaggeration to say that if these things come to pass, we will return to the pre-ACA days, when millions were uninsured, and they lived sicker and died sooner from preventable and treatable conditions, and the Medicare program will be weakened.
- *According to the Urban Institute, between 22,000 - 36,000 people could die every year, year after year, if the incoming president signs legislation repealing the Affordable Care Act. The stakes could not be higher.*

## **Champaign County Health Care Consumers (CCHCC)**

44 East Main St. #208, Champaign, IL 61820

(217) 352-6533 | [cchcc@healthcareconsumers.org](mailto:cchcc@healthcareconsumers.org) | [www.healthcareconsumers.org](http://www.healthcareconsumers.org)



healthcareconsumers



cchcc1977