

Defending Health Care in 2017: What's at Stake?

As the Trump Administration takes office, the health care gains made under the Affordable Care Act face their greatest threat yet. With a Republican congress that has already attempted to repeal the law more than 60 times, we now have a president who has promised to complete the effort. If the health care plans outlined by Congress and the Administration are successful, the consequence will be the endangerment of the health—and lives—of millions of people across America.

Affordable, high-quality health care and coverage is something that every individual wants and needs. The ACA has made health insurance better for everyone, no matter if they have individual coverage, employer coverage, Medicare, or Medicaid. Here is what's at stake if the law is repealed:

Millions will lose health coverage

- » 20 million previously uninsured individuals stand to lose their health coverage.¹
- » The 12 million remaining uninsured who are eligible for financial assistance to help pay for coverage will now have no affordable options for getting coverage.
- » The Medicare donut hole will remain open, leaving seniors with a gap in prescription drug coverage. Under the ACA, 10 million seniors 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 senior.²
- » Historically low uninsured rates under the Affordable Care Act will spike. We stand to lose those coverage gains, including in the following communities:
 - » African Americans: The uninsured rate has declined 59% for African Americans (from about 27% to 15% in 2015)³
 - » Latinos: The uninsured rate for Latinos has declined 47 percent (from about 19% in 2010 to 8% in 2015)⁴
 - » Veterans: The uninsured rate for non-elderly veterans declined 42% from 2013 to 2014⁵
 - » Working Americans: The uninsured rate for working Americans declined 32% from 2013 to 2015⁶

People with private insurance will be stripped of vital protections against discrimination

- » Up to 129 million people with pre-existing conditions could once again be denied affordable, comprehensive coverage that actually covers their health care needs.⁷
- » Millions of women will once again be charged more for health coverage just for being women. Prior to the Affordable Care Act⁸:
 - » Insurers commonly charged women ages 25-40 at least 30 percent more than men, and often much, much, more—and these plans didn't even cover maternity care.
 - » In total, women in this country were paying \$1 billion more each year in higher premiums.
- » People will once again face a world where insurance plans routinely fail to provide comprehensive coverage and cut off coverage when people need it most. Prior to the ACA:
 - » Insurance companies routinely capped the most they would pay for someone's health care in a year and the most they would pay in someone's lifetime, effectively cutting off coverage for the sickest individuals when they most need it. More than 105 million people have benefited from the ACA's ban on lifetime limits.⁹

- › Insurance plans routinely did not cover core benefits, like maternity coverage, prescription drugs, and mental health care.
- › People will lose other vital protections against discrimination:
- › Insurers will no longer be required to provide equal coverage for mental health and substance use disorder care as they do for other health conditions, jeopardizing care for more than 55 million individuals with coverage that they purchase themselves or get from small employers.¹⁰

Millions will lose guaranteed coverage of free preventive services, like recommended cancer screenings and vaccines

- › Nearly 138 million people with private health coverage (including nearly 29 million children) and 55 million seniors on Medicare will lose guaranteed access to free preventive care, like blood pressure screenings, immunizations, and cancer screenings.¹¹

- › Nearly 56 million women will lose the guarantee of free preventative services, including contraception coverage.¹² Under the ACA, women have saved an average of \$255 per year on oral contraceptives.¹³ In total, women are estimated to save more than \$480 million in a year thanks to this protection.¹⁴

Insurance companies will no longer be required to put premiums toward care, not profits

- › Insurers will no longer be held accountable for using people's premium dollars on care and quality improvement or paying back the difference. Consumers have received \$2.4 billion in refunds from plans that overcharged for premiums since the ACA took effect, with more than \$470 million going back to consumers in 2015 alone, an average \$139 per family.¹⁵

Endnotes

¹<https://aspe.hhs.gov/sites/default/files/pdf/211056/EnrollmentProjections.pdf>.

²<https://www.cms.gov/Newsroom/MediaReleaseDatabase/Press-releases/2016-Press-releases-items/2016-02-08.html>

³<https://aspe.hhs.gov/sites/default/files/pdf/207946/ACAHistoricIncreaseCoverage.pdf>

⁴<https://aspe.hhs.gov/sites/default/files/pdf/207946/ACAHistoricIncreaseCoverage.pdf>

⁵<https://aspe.hhs.gov/sites/default/files/pdf/207946/ACAHistoricIncreaseCoverage.pdf>

⁶Families USA analysis of Census Bureau data

⁷<https://aspe.hhs.gov/sites/default/files/pdf/76376/index.pdf>

⁸http://www.nwlc.org/sites/default/files/pdfs/nwlc_2012_turningtofairness_report.pdf

⁹<https://aspe.hhs.gov/basic-report/under-affordable-care-act-105-million-americans-no-longer-face-lifetime-limits-health-benefits>

¹⁰https://aspe.hhs.gov/sites/default/files/pdf/76591/rb_mental.pdf

¹¹<https://aspe.hhs.gov/pdf-report/affordable-care-act-improving-access-preventive-services-millions-americans>; <http://kff.org/medicare/state-indicator/total-medicare-beneficiaries/?currentTimeframe=0&sortModel=%7B%22colld%22:%22Location%22,%22sort%22:%22asc%22%7D>

¹²https://aspe.hhs.gov/sites/default/files/pdf/76901/ib_PreventiveServices.pdf

¹³Nora Becker and Daniel Polsky, *Women Saw Large Decrease in Out-Of-Pocket Spending for Contraceptives After ACA Mandate Removed Cost-Sharing*, *Health Affairs* 34 no. 7 (July 2015): 1204-1211.

¹⁴https://aspe.hhs.gov/sites/default/files/pdf/76901/ib_PreventiveServices.pdf

¹⁵https://www.cms.gov/CCIIO/Resources/Forms-Reports-and-Other-Resources/Downloads/2014_Medical_Loss_Ratio_Report.pdf