Key Points: Consequences of Repeal without Simultaneous, Responsible Replacement

• Members of Congress should vote NO on repeal without simultaneous replacement that provides the same quality coverage to as many people as the Affordable Care Act

• Repealing the health law without a guaranteed comprehensive replacement plan is risky and irresponsible.
  - Repealing the ACA puts 30 million people at risk of losing coverage and will send the health care system into complete disarray.
  - Patients with preexisting conditions would lose current protections. Insurance companies could deny people coverage, charge higher premiums, and/or offer plans that exclude the benefits people need to treat their condition.
  - Hospitals, clinics, and doctors will lose millions in federal dollars, making it harder for them to stay open to serve patients
    - Repealing Medicaid expansion would create gaping holes in state budgets and have ripple effects across the state economy. The health care sector, one of the largest employers in the state, will be hit hard, resulting in job losses and crippled future growth [NOTE: This point does not apply in states that have not expanded Medicaid]

• Members of Congress should oppose efforts to fundamentally restructure and cut Medicaid. Block grants and per capita caps are cuts to Medicaid. Neither option is necessary for innovation.
  - Block grants and per capita caps only provide flexibility at the expense of significant funding cuts for states. Both policies will shift significant costs to states, in turn forcing cuts to care, eligibility, or both.

If your Representative or Senator claims to want to repair or replace the ACA, tell them that a plan is only acceptable if it can:

• Preserve the coverage gains made to date and further decrease the number of people in this country without health insurance.

• Ensure that health coverage is at least as comprehensive as what people have under the ACA.

• Ensure that premiums and cost-sharing—like deductibles and copays—are at least as affordable as those under the ACA.

• Ensure that the Medicaid and CHIP safety net continues to provide affordable, comprehensive health coverage for all low-income families who are entitled to it under current eligibility standards.
• Protect people with pre-existing health conditions at all times from discrimination by insurers.

• Prevent insurers from discriminating against women and older people as comprehensively as the Affordable Care Act.

• Ensure people have adequate assistance enrolling in, using, and retaining their health coverage.

• Ensure efforts to rein in health care spending tackle true drivers of health care spending, improve care quality, and never simply shift costs to consumers.