



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.