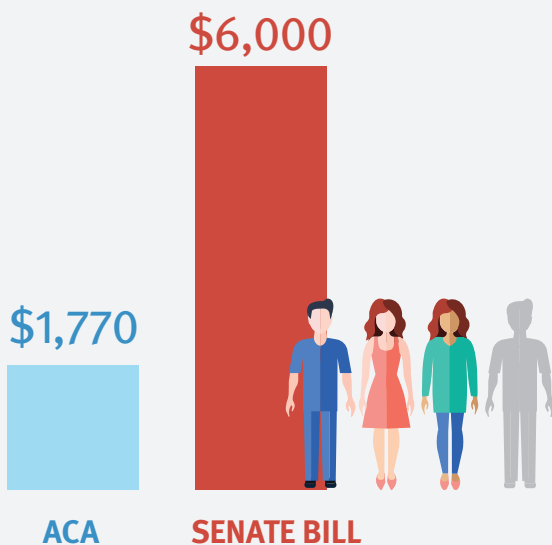


West Virginia Deductibles Skyrocket under the Senate Bill to “Repeal and Replace” the Affordable Care Act

Opponents of the Affordable Care Act (ACA) complain about high deductibles, but the Senate health care repeal bill would dramatically increase deductibles, rather than lower them.

Deductibles Increase 239%



In West Virginia, 25,450 consumers in the state’s marketplace—more than three out of every four marketplace enrollees (77 percent)—would see their per person deductibles rise from an average of \$1,770 to \$6,000—a 239 percent increase. Virtually no one in the marketplace would be charged lower deductibles.*

How the Senate health care repeal bill raises deductibles:

- » **It cuts premium tax credits.** Smaller credits would buy less generous plans that have higher deductibles. Average deductibles for insurance funded by these shrunken tax credits would rise from the current \$3,600 to \$6,000.
- » **It completely eliminates the ACA’s payments that help low-wage, working families afford better coverage.** The bill ends these payments—known as cost-sharing reductions (CSRs)—starting in 2020. Today, CSRs lower average deductibles from \$3,600 to either \$2,900, \$800, or \$300, depending on household income.

Deductibles are what people must pay for health care **before** their insurance kicks in. Raising them dramatically would impose financial burdens and make it harder for West Virginians to get the medical care they need. The Senate health care repeal bill takes West Virginia in exactly the wrong direction.

For information about effects by income level, complete citations and a detailed explanation of background and methodology, go to [Familiesusa.org/West-Virginia-repeal-deductibles-skyrocket](https://familiesusa.org/West-Virginia-repeal-deductibles-skyrocket).

*The only realistic exception involves the very small population of adults who are (1) young; (2) have incomes too high for PTCs—\$54,680 for a single person; but (3) do not work at a job that offers health benefits and so buy marketplace coverage. The Senate health care repeal bill increases the extent to which insurers can discriminate based on age in setting premiums. As a result, the few young adults working in high-paying jobs without health benefits who buy marketplace coverage today could enroll in coverage with lower deductibles while spending the same amount on premiums as they would under current law.