

Fact Sheet: Impact of the Affordable Care Act in Michigan

As Republicans in Congress and the Trump administration continue to try to repeal and sabotage the Affordable Care Act, more people are learning that the law is working for them, which may be why the law has gotten [more popular than ever](#).

Here is how the Affordable Care Act is working in Michigan.

618,000 Michiganders Gained Health Coverage. Because of the ACA, 618,000 Michiganders [gained](#) health coverage.

Insurers can no longer deny or drop coverage because of a pre-existing condition. Because of the ACA, insurers in the individual market could no longer drop or deny coverage, or charge you more, because of a pre-existing condition. Roughly 4.4 million Michiganders [have a pre-existing](#) health condition.

Women no longer charged more than men. Because of the ACA, insurers can no longer charge women more than men for the same care.

Ended annual and lifetime limits. Because of the ACA, insurers can no longer put annual or lifetime limits on the care you receive.

Young adults can stay on their parents' plan until age 26. Because of the ACA, roughly 73,000 young adults in Michigan [have coverage](#) because they can stay on their parents' coverage until age 26.

Free preventive care. Because of the ACA, health plans must cover preventive services — like flu shots, cancer screenings, contraception, and mammograms – at no cost to consumers. This [includes](#) more than 4.5 million Michiganders, most of whom have employer coverage.

Comprehensive Coverage. Because of the ACA, insurers have to cover what are known as “essential health benefits,” such as maternity care, prescription drugs, and substance and mental health.

Tax credits are available to help people afford coverage. Because of the ACA, most people getting coverage on the marketplace qualify for tax credits to help pay for coverage.

Helping seniors afford prescription drugs. Because of the ACA, the Medicare prescription drug donut hole is closed. As a result, 203,864 Michigan seniors [are saving](#) \$266.5 million on drugs in 2016, an average of \$1,307 per beneficiary.

