The Cost Of Health Care Sabotage In New York
AS REPUBLICANS SABOTAGE AMERICANS' CARE, NEW YORKERS PAY MORE

BY THE NUMBERS:

- **New Yorkers' health care premiums are projected to increase by $572 this fall.** According to new analysis from the Center for American Progress, New Yorkers' average annual individual-market health care premiums will increase by $572 in 2019 because of deliberate actions Congress and the Trump Administration have taken to undermine the Affordable Care Act.

- **In New York, premiums already increased by an average of $44 a month between 2017 and 2018.** Largely as a result of Republican sabotage, insurance companies charged New Yorkers $44 more in individual-market premiums each month in 2018 than in 2017.

- **Since President Trump took office and Republicans started sabotaging health care, New York's uninsured rate rose by 1.2 percentage points.** Republican sabotage has cost New Yorkers their health coverage. Between 2016 and 2017, the uninsured rate in New York increased from 7 percent to 8.2 percent. Before Republican sabotage, New York's uninsured rate had decreased by 4.5 percent between 2013 and 2016 thanks to Affordable Care Act reforms.

HOW PRESIDENT TRUMP & CONGRESSIONAL REPUBLICANS ARE SABOTAGING NEW YORKERS' CARE:

- **On his first day in office, President Trump signed an executive order designed to dismantle the Affordable Care Act.** Hours after being sworn in, President Trump signed an executive order instructing federal agencies to start dismantling the ACA. As a candidate and throughout his presidency, President Trump has again and again made his plan clear: "let Obamacare explode," and do nothing to contain the damage.

- **President Trump has drastically cut public outreach programs that help Americans sign up for insurance.** Almost immediately after being sworn in, President Trump halted advertising for open enrollment in what one former health care CEO describes as a "transparent effort to damage the stability of the health insurance marketplace." Last August, the Trump Administration announced that it would cut ACA outreach advertising by 90 percent despite insurers commissioners' warnings that doing so would dampen enrollment and drive premiums up.

- **The Trump Administration is encouraging short-term junk plans, which are exempt from important consumer protections.** Against experts' warnings, the Trump Administration is encouraging short-term junk plans that are not required to cover people with pre-existing conditions, or pay for basic services like maternity care and prescription drugs. These plans leave consumers at risk of owing hundreds of thousands of dollars for regular medical care, and they also drive costs up for people who buy comprehensive coverage.

- **Congressional Republicans and President Trump repealed the Affordable Care Act requirement for most people to have insurance.** President Trump and Congressional Republicans ended the requirement that most people have health insurance, despite analysis from the Congressional Budget Office warning that this action will increase premiums by 10 percent annually and leave 13 million fewer people covered by 2027.

- **In October, the Trump Administration abruptly stopped cost-sharing reduction payments (CSRs), which helped lower income Americans to afford care.** In interviews with ten insurance companies, the Robert Wood Johnson Foundation found that ending these payments drove up premium increases in 2018 ranging from 10 to 20 percent.

HEALTH CARE PROS AGREE: REPUBLICAN SABOTAGE FORCES AMERICANS TO SPEND MORE MONEY FOR LESS COVERAGE

Former HHS Secretary Tom Price: GOP Actions Responsible For Premium Increases. "Tom Price, Trump's first secretary of the Department of Health and Human Services, said people buying insurance on government-run marketplaces will face higher prices because the tax law repealed the ACA's individual mandate... [He said:] 'There are many, and I'm one of them, who believes that that actually will harm the pool in the exchange market, because you'll likely have individuals who are younger and healthier not participating in that market, and consequently that drives up the cost for other folks within that market.'" [Washington Post, 5/1/18]

Commonwealth Fund: Actions By The Current Administration Are Rolling Back Health Insurance Gains. "The marked gains in health insurance coverage made since the passage of the Affordable Care Act (ACA) in 2010 are beginning to reverse...The coverage declines are likely the result of two major factors: 1) lack of federal legislative actions to improve specific weaknesses in the ACA and 2) actions by the current administration that have exacerbated those weaknesses." [Commonwealth Fund, 5/1/18]

CEO of CareFirst Blue Cross Blue Shield: Insurance Is "Materially Worse" Under Trump. "Continuing actions on the part of the administration to systematically undermine the market and make it almost impossible to carry out the mission…If continued efforts at the federal level undermine the marketplaces, I would think the board would have to examine what they would want — that's very much on their mind." [Washington Post, 5/1/18]

America's Health Insurance Plans: Republican Sabotage Will "Drive Up The Rate Of Premium Increases." "Policies that disproportionately draw healthy consumers away from the individual market, like expanding access to short-term plans, will likely have an even more devastating effect on affordability, choice and competition. This will further result in adverse selection, drive up the rate of premium increases, and exacerbate affordability issues for many other people." [America's Health Insurance Plans Letter to HHS, 4/20/18]

New York Times Editorial Board: "The Administration's Health Care Sabotage Efforts Have Already Had A Big Impact": A 30-Percent Premium Increase. "The administration's health care sabotage efforts have already had a big impact — but not the kind of impact officials promised. Insurance companies raised average premiums for 2018 A.C.A. policies by 30 percent. This has mostly hurt middle-class families who have to pay full freight for health insurance because they make too much money to qualify for subsidies and don't get coverage through their employer." [New York Times, 5/3/18]