

# PROTECT OUR CARE

## Fact Sheet: The House Health Repeal Bill's Impact on North Dakota

A year ago, a majority of the House of Representatives, [including](#) Representative Kevin Cramer, voted for and passed the so-called “American Health Care Act,” or AHCA, a health repeal bill that would have cut coverage, increased costs, and eliminated protections for tens of thousands of North Dakotans. The bill would have imposed an “age tax,” letting insurers charge people over 50 five times more for coverage, and put the health of one in five Americans on Medicaid in jeopardy, including seniors, children, and people with disabilities. While North Dakotans would have lost out, the wealthy and insurance and drug companies would have gotten \$600 billion in new tax breaks.

### AHCA Meant North Dakotans Would Have Lost Coverage

**30,100 North Dakotans Would Have Lost Coverage.** In 2026, 30,100 North Dakotans would have [lost coverage](#) under this bill.

**11,400 With Medicaid Would Have Lost Coverage.** Under the American Health Care Act, 11,400 North Dakotans with Medicaid would have [lost their coverage](#).

**300 Veterans in North Dakota Would Have Lost Coverage.** Under the American Health Care Act, 300 veterans in North Dakota would have [lost their Medicaid coverage](#).

### AHCA Meant North Dakotans Would Have Paid Higher Costs, Especially Older North Dakotans

**Raise Premiums By Double Digits.** The nonpartisan Congressional Budget Office found that a key part of the American Health Care Act, repealing the requirement that most people have health insurance, will [premiums 10 percent](#) next year. Though the AHCA never became law, Congressional Republicans managed to enact these changes through the GOP tax bill.

**Impose An Age Tax - Older North Dakotans Pay \$7,992 More.** The American Health Care Act would have imposed what the AARP calls an “[age tax](#)” on older Americans by cutting the amount of assistance older people receive and by allowing insurers to charge people over 50 five times more. In North Dakota, out-of-pocket costs for older people could have increased by [as much as](#) \$7,992 by 2026.

**Surcharge For People With Pre-Existing Conditions.** The American Health Care Act would have allowed states to eliminate community rating, meaning insurers would be able to charge people with pre-existing conditions more. This surcharge could have been in the tens of thousands of dollars and even six figures: up to [\\$4,270 for asthma](#), [\\$17,060 for pregnancy](#), [\\$26,180 for rheumatoid arthritis](#) and [\\$140,510 for metastatic cancer](#).

### AHCA Meant Weaker Protections for North Dakotans

**275,000 North Dakotans Have A Pre-Existing Condition And Were At Risk Of Paying More.** The American Health Care Act would have weakened key protections of the Affordable Care Act by allowing states to let insurers charge people with pre-existing conditions more, among other provisions. The bill would have made it more likely insurers would cherry-pick young and healthier people, causing costs to skyrocket for older, sicker people. 275,556 North Dakotans [have a pre-existing](#) condition.

**Women's Health Would Be In Jeopardy.** The American Health Care Act would have [blocked millions](#) from accessing birth control, cancer screenings, and other basic health care at Planned Parenthood health centers, [eliminated the guarantee](#) of maternity coverage, and newborn care, and allowed insurers to discriminate against women.

**4,151 North Dakota Workers Would Have Lost Their Jobs.** The negative economic impact of the American Health Care Act would have caused 4,151 North Dakotans to [lose their jobs](#) by 2022.

### AHCA Would Have Ended Medicaid As We Know It

**Medicaid Would Have Been Slashed By \$839 Billion.** The American Health Care Act would have ended Medicaid as we know it, a 50 year old program that helps seniors, children, people with disabilities and other vulnerable populations get the care they need. It would have slashed Medicaid by [\\$839 billion](#), ended the funding needed to expand Medicaid, and converted the program into a “per capita cap”, thus ending guaranteed coverage for everyone who has it. As a result, the Republican repeal bill put the health of 77 million, or one in five Americans, who count on Medicaid for their care in grave danger, [including](#) 93,600 North Dakotans. These cuts would have strained state budgets and undermined efforts to combat the opioid crisis.