

PROTECT OUR CARE

ACA At 10: Affordable Coverage

The Affordable Care Act (ACA) improved access to care and financial security. Between 2010 and 2018, the share of non-elderly adults with a problem paying a medical bill fell by [17 percent](#), the share who didn't fill a prescription fell by 27 percent, the share who skipped a test or treatment fell by 24 percent, and the share who didn't visit a provider when needing care fell by 19 percent.

The ACA Included Key Affordability Measures:

- **Insurers can no longer charge more because of a pre-existing condition.** Because of the ACA, insurers in the individual market can no longer drop or deny coverage, or charge you more because of a pre-existing condition. More than 135 million Americans [have](#) a pre-existing health condition. Additionally, insurers can no longer put annual or lifetime limits on the care you receive.
- **About 9 million Americans receive tax credits to help them afford coverage.** Because of the ACA, most people getting coverage on the marketplace qualify for tax credits to help pay for coverage. [8.9 million](#) of the ACA's [11.4 million](#) marketplace enrollees receive premium tax credits.
- **Seniors save more on prescription drugs.** Because of the ACA, the Medicare prescription drug donut hole is closed. From 2010 to 2016, "More than 11.8 million Medicare beneficiaries have received discounts over \$26.8 billion on prescription drugs – an average of \$2,272 per beneficiary," according to a [January 2017 Centers on Medicare and Medicaid Services report](#).
- **Women can no longer be charged more than men for the same coverage.** Prior to the ACA, women were often charged premiums on the nongroup market of [up to 50 percent higher](#) than men for the same coverage. Before the ACA, [1 in 5 women](#) reported postponing or going without preventive care due to cost.
- **Most privately-insured Americans receive 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 nearly](#) 137 million Americans, most of whom have employer coverage.
- **More than 60 million people have access to birth control with no out-of-pocket fees.** The ACA guarantees that private health plans cover [18 methods](#) of contraception and make them available to [62.4 million](#) patients with no out-of-pocket costs. In addition to increasing access to this essential treatment, this ACA provision has saved money for women and their families: women saved \$1.4 billion on birth control pills alone in 2013.

If The Texas Lawsuit Succeeds, The Individual Marketplace And Financial Assistance That Helps Individuals Purchase Health Insurance Will Be Eliminated.

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According to the Urban Institute, 19.9 million people could lose coverage by repealing the Affordable Care Act, meaning the number of uninsured Americans would increase from 30.4 million to 50.3 million, representing a leading to a [65 percent increase in the uninsured rate](#). As the uninsured rate swells, so will the amount of uncompensated care, which Urban predicts will grow by at least 82 percent.

Nine Million People In The Marketplaces Would Pay More For Coverage. Nearly [9 million](#) people would lose financial assistance that helps them purchase health care in the marketplace. In 2019, the average monthly premium tax credit was [\\$514](#).