

# PROTECT OUR CARE

## **ACA At 10: Protections For Individuals With Disabilities**

By expanding Medicaid and introducing key protections, the Affordable Care Act (ACA) has improved coverage and health care access for millions of people with disabilities across the country.

### **The Affordable Care Act Provided Affordable Coverage And Health Security To People With Disabilities:**

**The Affordable Care Act Prevents Insurance Companies From Charging Americans With A Disability More, Or Denying Them Coverage Altogether.** Prior to the ACA, insurance companies were allowed to charge people more or deny coverage simply because they had a pre-existing condition. The ACA banned this practice, requiring that insurance companies offer people coverage regardless of their health status.

**Thanks To The Affordable Care Act, Insurance Companies Can No Longer Impose Annual And Lifetime Limits On Coverage.** Before the ACA, insurance companies could restrict the dollar amount of benefits someone could use per year or over a lifetime. At the time the ACA was passed, [91 million](#) Americans had health care through their employers that imposed lifetime limits. Many such plans capped benefits at \$1 million annually, functionally locking people with complex medical needs out of coverage.

**Under The ACA, Insurance Companies Can No Longer Practice Medical Underwriting, A Process That Lets Insurers Make It Harder For People With Disabilities To Get The Coverage They Needed.** Before the ACA, insurance companies could screen applicants for any conditions that might be costly to the company. If someone had condition that was predicted to cost the insurance company more, the insurance company would follow a practice called "[medical underwriting](#)" that allowed them to charge the applicant a higher premium, specifically exclude coverage for the condition that was expected to be costly, charge the applicant a higher deductible, or limit the applicant's benefits (for instance, offer a policy that did not cover prescription drugs).

**The ACA Requires Insurance Companies To Cover Basic Health Services.** The Affordable Care Act established the ten [essential health benefits](#), requiring insurance companies to cover rehabilitative or habilitative services, hospitalization, maternity care, prescription drugs, maternity care, and mental health services. Before the ACA, many people with disabilities had insurance that didn't cover basic health care needs.

### **Medicaid Is A Lifeline For People With Disabilities**

- [61 million](#) Americans have a disability. The Affordable Care Act ensures that insurance companies cannot deny coverage, drop coverage for no reason, or charge them more because of a pre-existing condition.
- 8.7 million nonelderly adults with disabilities depend on Medicaid for care. Nearly [8.7 million adults](#) enrolled in Medicaid have a disability.

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- More than [1 in 3 adults](#) under age 65 enrolled in Medicaid lives with at least one disability.
- Nearly 45 percent of adults with disabilities have Medicaid coverage. Medicaid covers [45 percent](#) of nonelderly adults with disabilities, including adults with physical disabilities, developmental disabilities, brain injuries, and mental illness.

**Medicaid Expansion Increased Employment For People With Disabilities.** “Individuals with disabilities are significantly more likely to be employed if they live in a state that has expanded Medicaid under the Affordable Care Act, a new study has found. Researchers at the University of Kansas co-authored a study that found a 6 percentage-point difference in employment rates among working-age adults with disabilities in states that expanded Medicaid and those that chose not to.” [The University Of Kansas, [12/21/16](#)]

**If The Texas Lawsuit Succeeds, 17 Million People Covered By Medicaid Expansion—Including Individuals With Disabilities—Will Lose Coverage.**

**Republican Efforts To Repeal Medicaid Expansion Would Mean 64 Percent Of Medicaid Adults With Disabilities Would Lose Coverage.** “The Affordable Care Act’s Medicaid expansion covers 11 million people. Many of them struggle with a chronic illness or a disability (such as a mental health condition) that wouldn’t, by itself, qualify them for Medicaid. Only 36 percent of non-elderly Medicaid beneficiaries with disabilities receive Supplemental Security Income, which allows them to enroll in Medicaid even without the expansion. While others may be eligible for Medicaid based on other criteria, many could lose Medicaid coverage under the House bill and wind up uninsured.” [Center on Budget and Policy Priorities, [8/29/17](#)]