

PROTECT OUR CARE

ACA At 10: Lower Costs & Better Care For Seniors

The Affordable Care Act (ACA) ensures critical protections for seniors and older adults nationwide. Between lowering prescription drug costs and limiting the amount insurers can charge, the ACA expanded access to health care for individuals aged 50 and older.

AARP: Before ACA's Protections, Discrimination Against Those With Pre-Existing Conditions, Age Rating, And Annual And Lifetime Caps Made Accessing Health Care Out Of Reach For Older Adults. [AARP, [6/14/18](#)]

In Addition To Making Health Care More Affordable, The ACA Saved Lives

Medicaid Expansion Saved The Lives Of At Least 19,200 Older Adults. A report by the Center On Budget And Policy Priorities found that "The Affordable Care Act's (ACA) expansion of Medicaid to low-income adults is preventing thousands of premature deaths each year, a landmark study finds. It saved the lives of at least 19,200 adults aged 55 to 64 over the four-year period from 2014 to 2017. Conversely, 15,600 older adults died prematurely because of state decisions not to expand Medicaid." [Center On Budget And Policy Priorities, [11/6/19](#)]

Thanks To The ACA:

- **Seniors Are Guaranteed Free Preventive Services And Annual Check-Ups.** [60 million people](#) with Medicare have access to free preventive services because of the Affordable Care Act.
- **8.9 million Medicare Beneficiaries Are Benefiting From Higher Quality, More Coordinated Care.** Provisions in the ACA [encouraged](#) groups of doctors, hospitals, and other health care providers to come together to provide coordinated high-quality care to the Medicare patients they serve.

Seniors Stand To Lose If The ACA Is Overturned. If The ACA Is Struck Down In Court:

People Over The Age of 50 Will Face A \$4,000 "Age Tax." If the Republican lawsuit to overturn the ACA is successful, insurance companies would be able charge people over 50 much more than younger people. The Affordable Care Act limited the amount older people could be charged to three times more than younger people. If insurers were to charge five times more, as was proposed in the Republican repeal bills, that would add an average "age tax" of [\\$4,124](#) for a 60-year-old in the individual market, according to the AARP.

Seniors Will Have To Pay More For Prescription Drugs. Thanks to the Republican lawsuit, seniors could have to pay more for prescription drugs because the Medicare "donut" hole got reopened. 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](#).