

# PROTECT OUR CARE

## ACA At 10: Impact of the Affordable Care Act in Montana

Ten years ago, the Affordable Care Act (ACA) became the law of the land and millions of Americans gained coverage and critical protections as a result. Today, the ACA is more popular than ever and Montanans are benefitting every day from the health care law. Meanwhile, the Trump administration and its Republican allies are trying to take those benefits away by fighting the law in Congress and in the courts. It's no surprise that Democrats are [trusted](#) far more than Republicans to continue to protect people's care and lower costs. While Democrats continue to put forth measures to strengthen the ACA, Republicans want to rip away coverage and raise costs across the board.

Here is how the Affordable Care Act is working in Montana:

**Approximately 130,574 Montanans gained health coverage.** In 2019, 45,374 Montanans were [enrolled](#) in comprehensive health coverage through the ACA marketplaces. Additionally, 85,200 people in Montana have [coverage](#) through the expanded Medicaid program.

**Insurers can no longer deny or drop coverage 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. Roughly 429,900 Montanans [have](#) a pre-existing health condition, including 54,900 Montana [children](#), 212,000 Montana [women](#), and 117,400 Montanans between ages 55 and 64.

**Women are no longer charged more than men.** Because of the ACA, insurers can no longer charge women more than men for the same care.

**Ended annual and lifetime limits.** Because of the ACA, insurers can no longer put annual or lifetime limits on the care you receive.

**Insurers can no longer overcharge Montanans.** Insurance companies are required to issue rebates when they overcharge Montanans. In 2018, insurance companies [returned](#) a total of \$528,294 to policyholders in Montana.

**Young adults can stay on their parents' plan until age 26.** Because of the ACA, roughly 7,000 in Montana have coverage because they can stay on their parents' plans until age 26.

**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](#) more than 401,717 Montanans, most of whom have employer coverage.

**Comprehensive coverage.** Because of the ACA, insurers have to cover what are known as “essential health benefits,” such as maternity care, prescription drugs, and substance abuse and mental health treatment.

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**Tax credits are available to help people afford coverage.** Because of the ACA, most people getting coverage on the marketplace qualify for tax credits to help pay for their premiums. Nearly 35,555 people in Montana [receive](#) these tax credits to pay for coverage.

**Helping seniors afford prescription drugs.** Thanks to the ACA, the Medicare prescription drug “donut hole” is closed. From 2010 and 2016, 12,736 Montana seniors [saved](#) an average of \$969 per beneficiary.

**Children gained coverage.** Almost [three million children](#) nationwide gained coverage thanks to the ACA. If the law is overturned, 13,000 Montana children could lose their coverage.