



# Guide to the 2020 Health Care Election

YOUR HEALTH  
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★★★★ A PROJECT OF PROTECT OUR CARE ★★★★★

# Guide to the 2020 Health Care Election

Donald Trump and his Republican allies have waged a relentless war on Americans' health care for four years, sabotaging care and doing everything in their power to dismantle the Affordable Care Act (ACA) and the protections it provides for more 135 million Americans with pre-existing conditions. The Trump administration is now arguing before the Supreme Court in the middle of a deadly pandemic that the entire ACA should be struck down.

Trump and his allies have also completely failed to prepare for and respond to the COVID-19 pandemic. With more than 191,000 Americans dead and more than 60 million people filing for unemployment, Trump and his allies have utterly failed to protect America. Trump continues downplaying the danger of the virus, ignoring the recommendations from experts urging him to ramp up testing and rushing states and schools to reopen regardless of whether it's safe to do so.

This election, your health care is on the ballot. Health care champions like Joe Biden and Kamala Harris are standing up for Americans' care while Trump and his Republican allies relentlessly try to tear it away in the midst of the deadliest pandemic in 100 years.

## Trump's Failed COVID Response Has Cost Thousands of Lives and Millions of Jobs

The United States continues to face the worst coronavirus outbreak in the world. More than 6.3 million people have been infected with coronavirus and 191,000 have died — the numbers climbing every day.

But it never had to be this bad. America only leads the world in deaths and infections because Donald Trump refused to take meaningful action to slow the spread — choosing instead to downplay the threat and leave Americans vulnerable.

His failure to listen to the experts, implement an effective national testing program, and provide adequate PPE for health care workers on the front lines allowed the virus to spiral out of control, and now, as the economy reels from the worst downturn in decades and more than a thousand people die each day, President Trump will continue to do what he does best: mislead the American public and shirk all responsibility for the crisis he created.

### **QUICK LOOK:**

- The United States currently has more than 6 million cases of COVID-19.
- There have been more than 190,000 deaths from COVID-19 in the United States. The US death toll [hovered around](#) 1000 lives lost per day for the entire month of August. Coronavirus is currently the third leading cause of death in the United States.
- More than half a million children have been [infected](#) since the pandemic began.
- More than 1000 health care workers in the United States [have died](#) of COVID-19.
- Black people in the United States are dying of COVID-19 [at 2.4 times](#) the rate of white people in the United States.
- More than 60 million people in the United States [have filed](#) for unemployment since March.
- 1.4 million small businesses have [closed](#) since the pandemic began, and as many as 4 million could close forever by the end of 2020.
- Trump [repeatedly](#) downplayed the threat and [admitted](#) on tape that he intentionally did so.

## SKYROCKETING CASES

- As of September 11, there were [6,397,547](#) confirmed cases of COVID-19 in the United States.
- Despite making up only 4 percent of the world's population, the United States makes up 22 percent of the world's COVID-19 cases.

## DEATH TOLL RISING

- As of September 11, there were [191,802](#) confirmed COVID-19 deaths in the United States, 21 percent of the total COVID-19 deaths worldwide.
- The United States is still regularly experiencing [1000 deaths per day](#).

## TESTING ON THE DECLINE

- [According to](#) the New York Times, only 12 states currently meet testing targets recommended by experts.
- The United States [tested](#) a peak number of people on July 24, reporting 926,876 tests. On September 1, just one month later, the United States tested only 693,626 people.
- As of September 1, test positivity rates [were rising](#) in 14 states.

## ECONOMY WORST SINCE GREAT DEPRESSION

- More than 60 million Americans [have filed](#) for unemployment since March.
- The United States' gross domestic product [shrank](#) 32.9 percent in the second quarter of 2020, the worst economic downturn on record.
- The Wall Street Journal [reported](#) that 1.4 small businesses have closed since March and that 4 million could close forever by the end of 2020.

## SCHOOLS OPENINGS ALREADY A DISASTER

- Days after schools reopened, [fourth graders](#) in North Carolina, [second graders](#) in Georgia and [100 students](#) in Mississippi were forced to quarantine.
- More than 37,000 COVID-19 cases have been [reported](#) at colleges and universities in all 50 states since the beginning of the fall semester.
- Between August 20 and September 3, as K-12 schools reopened in the United States, there were [70,630 new infections](#) among children nationwide, an increase of 16 percent. Florida has seen a 34 percent increase in child infections since reopening schools in August.
- More than 500,000 children have been [infected](#) since the start of the pandemic.
- Children are dying from the virus. As many as 103 children have [passed away](#) from COVID-19 since the beginning of the Pandemic, including a [nine year old girl](#) from Putnam County, Florida, a [five year old](#) from Detroit, [a second grader](#) from Durham North Carolina and [a five month old](#) baby from New York City.
- Outbreaks have occurred at college across the country, including at the University of Notre Dame, University of Kentucky, Western Kentucky University, East Carolina University, Colorado College, Air Force Academy, Northeast Mississippi Community College, Oklahoma State University, University of North Carolina-Chapel Hill, North Carolina State University, Iowa State University, Norwich University, Boston University and Emerson College.

## TRUMP DOWNPLAYING THE VIRUS AND IGNORING EXPERTS

- In a [bombshell report](#) released on September 9, it was revealed that Trump knew in early February that the virus was “more deadly” than the flu, highly contagious, airborne, impacted and that in March he admitted that he intentionally downplayed the threat of the virus.
- Trump has baselessly claimed [dozens of times](#) that the virus would go away.
- Trump has touted dangerous drugs like hydroxychloroquine as miracle cures and ignored the advice of experts.
- Even though masks might reduce transmission of the virus [by as much as](#) 80 percent, Trump has routinely [ridiculed](#) their use and [contributed](#) to their polarization.
- Trump and his allies have attempted to [discredit](#) experts like Dr. Anthony Fauci for warning Americans about the seriousness of the virus.
- Trump has [politicized](#) the Center for Disease Control and Prevention by watering their guidance for reopening safely and stripping away their control of coronavirus data.

## **PPE SHORTAGES/ HEALTH CARE WORKERS**

- As of September 2, more than 1000 care workers [had died](#) of COVID-19.
- Among 167 confirmed deaths [among health care workers](#), 13 percent were under 30, 62 percent were people of color, and 31 percent were reported to have had inadequate access to PPE.
- President Trump’s [sparing use](#) of the Defense Production Act has left frontline workers struggling to protect themselves throughout the pandemic. A July 10 administration briefing noted that states had [only received](#) a fraction of the PPE requested to fight the pandemic.
- The Trump administration and FEMA have routinely sent damaged, [expired](#), or otherwise [useless](#) PPE to states struggling to get the virus under control.
- [In June](#), a National Nurses United survey found that 87 percent of 23,000 respondents were forced to reuse single use N95 respirators.

## **RACIAL DISPARITIES**

- In the United States, Black or African-American people are dying from COVID-19 [at 2.4 times](#) the rate at which white people are dying.
  - Meanwhile, American Indian or Alaska Native as well as Hispanic or Latino people are dying at 1.5 times the rate of white people.
- Black people [account for](#) 22 percent of COVID-19 deaths in the United States where race is known, despite making up only 13 percent of the population.
- In a June survey, nearly [one in three](#) Black Americans reported personally knowing someone who has died from COVID-19 — compared to 17 percent of Hispanics and 9 percent of whites.
- [While only](#) 22 percent of counties in the United States have a predominantly Black population, as of June, those counties accounted for 47 percent of COVID-19 cases and 54 percent of deaths.
- Underlying conditions and illnesses in certain communities [put members](#) at greater risk for complications from COVID-19.
  - More than one in three American Indian/Alaska Native adults is at serious risk of greater illness if infected with COVID-19, while one in four Black adults is at serious risk. In comparison, only one in five white adults in the United States is at serious risk.
- Hispanic children [are eight times](#) as likely to be hospitalized for COVID-19 as white children, while Black children are five times as likely.

## **What’s at Stake for Americans’ Health This Election**

### **Top Ten Ways That Donald Trump Has Sabotaged Americans’ Health Care**

1. **Trump Won’t Stop Trying to Repeal Our Health Care Law.** Trump notoriously tried and failed multiple times to repeal the Affordable Care Act. All of the repeal bills that went through Congress



would have caused millions of Americans to lose their health coverage and raised costs for millions more. They would have ended Medicaid as we know it, putting the care of children, seniors and people with disabilities at risk.

2. **Trump is All-In On the Texas Lawsuit, Threatening Health Care for Millions.** After failing to repeal the health care law, Trump took his war on America's health care to a [new level](#) and went to court seeking to strike down the entire Affordable Care Act--including protections for pre-existing conditions. If President Trump and Republicans have their way, more than 20 million Americans will lose their insurance coverage, 135 million Americans with pre-existing conditions will be stripped of their protections, and costs will go up for millions.
3. **Trump Continues to Stand with Big Pharma as Drug Prices Have Soared.** Donald Trump promised that he would lower drug costs, but instead he gave drug companies billions in tax breaks. The year after the tax bill passed, the largest drug companies made [\\$50 billion](#) in profits and subsequently used their savings to invest billions more in [stock buybacks](#) for their shareholders. Meanwhile, more than 4,000 drugs saw price increases averaging [21 percent](#) in 2019, and drug prices are [steadily rising](#) even as the nation fights the coronavirus crisis. Trump has rejected common sense reforms, like giving Medicare the power to negotiate for lower prices.
4. **Trump has Declared War on Medicaid.** Between encouraging block grants and championing work requirements, the Trump administration has worked tirelessly to dismantle Medicaid. After Arkansas imposed the nation's first so-called work requirements program, more than [18,000](#) residents lost Medicaid coverage. While these state efforts have been blocked by a federal judge [several times](#), the Trump administration [keeps fighting](#) to impose work reporting requirements in Medicaid, appealing federal court rulings that blocked such requirements because they are illegal. Meanwhile, a recent GAO [report](#) found that the administrative costs to implement the failed work requirement programs in five states topped \$400 million. Ahead of the pandemic, the Trump administration finalized its [block grant](#) proposal, which would dramatically reduce the Medicaid budget. Importantly, under Trump's block grants, federal funding would no longer necessarily increase in response to a public health emergency like coronavirus. This could lead to people losing coverage and access to care, undermining prevention and treatment of diseases nationwide.
5. **Even Before the Pandemic, Millions Lost Coverage Under Trump.** Census data revealed the uninsured rate rose for the first time since the [implementation](#) of the Affordable Care Act. The rate increased from 7.9 percent in 2017 to 8.5 percent in 2018, or by approximately 2 million people. More than [one million](#) children lost Medicaid coverage between 2017 and 2019. Health care experts have [pointed](#) to a "chilling effect" from Trump-backed policies, including Medicaid work requirements.
6. **Trump's Budget Would Have Slashed Medicare and Medicaid.** Donald Trump's [proposed federal budget](#) in 2019 would cut funding for Medicare by more than \$800 billion and repeal the ACA. Additionally, the budget would cut \$1.5 trillion from Medicaid, which would result in millions of people losing health coverage, cuts to nursing home care, and cuts to care for children with disabilities. Most recently, Trump's 2021 budget would reduce Medicare spending by [\\$500 billion](#), in addition to more than [\\$1 trillion](#) in cuts to the ACA and Medicaid. In January, Trump [made it clear](#) he remained open to slashing benefits for vital programs like Medicare, Medicaid and Social Security during an interview with CNBC at the World Economic Forum.

7. **The Trump Tax Scam Gave Hundreds of Billions to Drug and Insurance Companies with Soaring Profits While Further Eroding Access to Health Care.** Trump signed into law a tax bill that, among other things, repealed a key provision of the Affordable Care Act that required most people to have health coverage and which is the [basis](#) of the Trump-Republican lawsuit seeking to overturn the Affordable Care Act. Additionally, the repeal of the individual mandate contributed to thousands of dollars in increased [premiums](#) on the individual market in 2019.
8. **Health Care Costs Have Skyrocketed Under Trump.** Under Donald Trump, health insurance costs have risen faster than people's wages—to more than [\\$20,000 per year for the average family](#), making it harder and harder for many Americans to get ahead.
9. **Trump Has Repeatedly Undermined Protections for People with Pre-Existing Conditions.** In addition to supporting a lawsuit that would destroy the ACA in its entirety, the Trump administration has expanded access to junk plans that do not need to cover pre-existing conditions. These plans can also deny coverage for prescription drugs, preventative care, and other essential health benefits. Junk plans are particularly harmful during the coronavirus crisis: One [analysis](#) found widespread misleading marketing of short-term plans during the pandemic. Reports have already shown that patients covered by these plans have been left with [thousands of dollars in medical bills](#) for seeking treatment for coronavirus symptoms.
10. **Trump's Policies Promote Discrimination Against Women, People of Color and LGBTQ Americans.** Since taking office, the Trump administration has taken multiple steps to make it harder for women, people of color, and LGBTQ Americans to access health care. For example, in August 2019, the Trump administration began [enforcing](#) a rule that bars certain federally-funded clinics from referring women for abortions. As a result, the nation's largest recipient of Title X funds, Planned Parenthood, was forced to [exit](#) the program, losing [\\$60 million](#) in funding previously used to provide birth control and reproductive health care services for low-income women. Moreover, [experts point to](#) Trump's immigration policies for having deterred many Latino families from getting coverage, resulting in steep coverage losses, especially for children. Trump has also tried to make it easier for [transgender Americans to be discriminated](#) against in health care settings and allow providers to [refuse patient care](#) on the basis of the provider's personal beliefs, a move likely to undermine access to care for patients who already face health care disparities.

### **Fact Sheet On Trump's Lawsuit To Overturn The ACA**

President Trump is trying to rip apart our health care by going to court to eliminate the Affordable Care Act in its entirety. If the Trump lawsuit is successful, it will [strip coverage](#) from millions of Americans, raise premiums, end protections for people with pre-existing conditions, put insurance companies back in charge, and force seniors to pay more for prescription drugs. The result will be to -- as the Trump Administration itself admitted in Court -- unleash "[chaos](#)" in our entire health care system.

If the Affordable Care Act is struck down:

- **GONE:** Protections for 135 million Americans with pre-existing conditions. The uninsured rate will increase by 65 percent.
- **GONE:** Medicaid expansion, which covers 16 million people.
- **GONE:** Nearly 12 million seniors will have to pay more for prescription drugs because the Medicare 'donut hole' will be reopened.
- **GONE:** 2.3 million adult children will no longer be able to stay on their parents' insurance.

- **GONE:** Insurance companies will be able to charge women 50 percent more than men.
- **GONE:** Financial assistance that helps 9 million people purchase health care in the marketplace.
- **GONE:** Key support for rural hospitals. As Americans lose coverage, already struggling hospitals will be hit even harder as their costs increase.
- **GONE:** Ban on insurance companies having lifetime caps on coverage.
- **GONE:** Requirements that insurance companies cover prescription drugs and maternity care.

### **If the Trump Lawsuit to Overturn the ACA Is Successful, 20 Million Americans Could Lose Their Coverage**

- According to the Urban Institute, 19.9 million people could lose coverage if the Affordable Care Act is repealed, meaning the number of uninsured Americans would increase from 30.4 million to 50.3 million, 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.

### **If Republicans Get Their Way, Insurance Companies Would Be Put Back In Charge, Ending Protections for More Than 135 Million Americans with Pre-Existing Conditions**

Before the Affordable Care Act, insurance companies routinely denied people coverage because of a pre-existing condition or canceled coverage when a person got sick. If the Trump-GOP lawsuit is successful, insurance companies will be able to do this again.

- According to an [analysis](#) by the Center for American Progress, roughly half of nonelderly Americans, or as many as 135 million people, have a pre-existing condition. More than [17 million](#) children, [68 million](#) women, and [32 million](#) people aged 55-64 have a pre-existing condition.

### **If Republicans Get Their Way, Insurance Companies Would Have the Power to Charge You More, While Their Profits Soar**

- **138 Million Americans Could Once Again Have to Pay for 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](#) 138 million Americans, most of whom have employer coverage.
- **Insurance Companies Could Charge Premium Surcharges in the Six Figures.** If the Trump-GOP lawsuit is successful, insurance companies would be able to charge people more because of a pre-existing condition. The health repeal bill the House passed in 2017 had a similar provision, and an analysis by the Center for American Progress found that insurers could charge up to [\\$4,270 more for asthma](#), [\\$17,060 more for pregnancy](#), [\\$26,180 more for rheumatoid arthritis](#) and [\\$140,510 more for metastatic cancer](#).
- **Women Could 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 they charged men for the same coverage.
- **People Over the Age of 50 Can Face A \$4,000 “Age Tax.”** Thanks to the Republican lawsuit, insurance companies could charge people over 50 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.

- **Nine Million People In the Marketplaces Will Pay More for Coverage.** Thanks to the Republican lawsuit, consumers could no longer have access to tax credits that help them pay their marketplace premiums, meaning roughly nine million people who receive these tax credits to pay for coverage would have to pay more.
- **Seniors Will Have to Pay More for Prescription Drugs.** Thanks to the Republican lawsuit, seniors would 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](#).

### **If Republicans Get Their Way, Medicaid Expansion Would Be Repealed**

- **Sixteen Million People Enrolled Through Medicaid Expansion Could Lose Coverage.**
- **Access to Treatment Would Be in Jeopardy for 800,000 People with Opioid Use Disorder.** Roughly four in ten, or 800,000 people with an opioid use disorder are enrolled in Medicaid. Many became eligible through Medicaid expansion.
- **Key Support for Rural Hospitals Would Disappear,** leaving hospitals with [\\$9.6 billion](#) more in uncompensated care.

## **Joe Biden and Kamala Harris Are Fighting to Protect Our Care**

### **Joe Biden Plans to Roll Back Trump’s Sabotage and Expand Access to Affordable Coverage**

*An estimated 97 percent of Americans would be covered under the Biden plan.*

- **Protect the Affordable Care Act.** Biden would reverse Trump’s actions to sabotage the ACA, oppose the Texas lawsuit seeking to overturn the health care law, and protect coverage for people with pre-existing conditions.
- **Expand coverage.** Biden would establish a Medicare-like public option to be sold on the ACA marketplaces. The public option would reduce costs to patients by negotiating lower rates with providers and providing more coordinated care. Under Biden’s plan, [more than 2 million uninsured people](#) stuck in the Medicaid expansion “coverage gap” would be automatically enrolled in the public option for free. And the option to enroll in this lower-cost coverage would be extended to [150 million Americans](#) who get insurance through their employer.
- **Guarantee coverage for less than 8.5 percent of your income.** All Americans would be guaranteed an option to purchase health care for less than 8.5 percent of their income. Under this plan, a family of four with an income of \$110,000 per year would save an estimated [\\$750 per month](#).
- **Financial assistance for more people.** Premium tax credits would be made available to more middle class Americans, including those with incomes above 400 percent of the federal poverty line (roughly \$100,400 for a family of four). It also expands the size of tax credits for people in all income brackets.
- **Negotiating prescription drug costs.** The Biden plan would allow Medicare to negotiate -- the single most effective measure to bring down drug prices. Polls consistently show nearly [nine in 10 Americans](#) support allowing Medicare to negotiate for lower drug prices.