

PROTECT OUR CARE

ACA At 10: Impact of the Affordable Care Act in Rhode Island

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 Rhode Islanders 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 Rhode Island:

106,533 Rhode Islanders gained health coverage. In 2019, 34,533 Rhode Islanders were [enrolled](#) in comprehensive health coverage through the ACA marketplaces. Additionally, 72,000 people in Rhode Island 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 445,200 Rhode Islanders [have](#) a pre-existing health condition, including 49,300 Rhode Island [children](#), 219,000 Rhode Island [women](#), and 113,500 Rhode Islanders 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 Rhode Islanders. Insurance companies are required to issue rebates when they overcharge Rhode Islanders. In 2018, insurance companies [returned](#) a total of \$1.37 billion to policyholders nationwide.

Young adults can stay on their parents' plan until age 26. Because of the ACA, roughly 8,000 in Rhode Island 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 484,193 Rhode Islanders, 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.

PROTECT OUR CARE

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 27,607 people in Rhode Island [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, 14,990 Rhode Island seniors [saved](#) an average of \$1,004 per beneficiary.

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