



# Guide To The 2020 Health Care Election

November 2020

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 will argue before the Supreme Court days after the election in the middle of a deadly pandemic that the entire ACA should be struck down.

Among those with a possible new pre-existing condition are nearly nine million Americans who have contracted coronavirus due to Trump's utter failure to prepare for and respond to the pandemic. With more than nine million people infected, 231,000 dead, and 65 million filing for unemployment, Trump's mismanagement has fueled the worst outbreak in the world. Trump continues downplaying the danger of the virus, insisting that the United States is "rounding the turn" even as cases surge in almost every state, hospitals become overwhelmed, and the death toll rises.

Today, 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 9 million people have been infected with coronavirus and 231,000 have died — the numbers climbing every day. It never had to be this bad, but 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 thousands die, 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 9 million cases of COVID-19.
- There have been more than 231,000 deaths from COVID-19 in the United States, and deaths are [once again](#) rising. Coronavirus is [currently](#) the third leading cause of death in the United States.
- The University of Washington's Institute for Health Metrics and Evaluation [projects](#) that more than 500,000 people in the United States will have died of COVID-19 by February.
- Nearly 800,000 children and young people [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 2.2 times](#) the rate of white people in the United States.
- 65 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. Even now, as cases spike, President Trump is baselessly insisting that the United States is "rounding the turn" on the pandemic.

## SKYROCKETING CASES

- As of November 2, there were [9,208,956](#) confirmed cases of COVID-19 in the United States.
- The United States [reported](#) an all-time high of more than 99,000 new infections on October 31. At least 31 states [reported](#) their one day record-high of new infections in October.
- Despite making up only 4 percent of the world's population, the United States makes up more than 20 percent of the world's COVID-19 cases.

## SURGING HOSPITALIZATIONS

- As of November 2, [nearly 50,000](#) Americans were hospitalized with COVID-19. According to the COVID Tracking Project, hospitalizations [increased in 47 states](#) during the month of October.
- On October 28, 17 states [reached](#) record-high hospitalizations based on a seven-day average and hospitals across America are in crisis. Wisconsin opened a [field hospital](#) at the state fair grounds and hospitals in the state are [warning](#) that they are weeks away from running out of ICU capacity. Hospitals in Texas have been [forced](#) to turn away or transfer ill patients as the state saw a 75 percent increase in hospitalizations during October. On October 30, there were [only 20 ICU beds](#) available in all of North Dakota. In Utah, officials are preparing "[crisis standards](#)" plans as hospitals near capacity.

## DEATH TOLL RISING

- As of November 2, there were [231,003](#) confirmed COVID-19 deaths in the United States, more than 20 percent of the total COVID-19 deaths worldwide.
- Deaths in the United States are rising again. More than 1000 lives [were lost](#) both October 28 and October 29, while the University of Washington's IHME [projects](#) that as many as 2,000 Americans will die daily by the end of December and that 500,000 could die of COVID-19 by February.

## INADEQUATE TESTING

- [According to](#) the New York Times, only 9 states currently meet testing targets recommended by experts. The United States is currently testing at only 52 percent the level experts say is necessary to mitigate the spread of the virus.
- As of November 2, test positivity rates [were rising](#) in 35 states. 16 states have test positivity rates in the double digits, including South Dakota with a test positivity rate of 50 percent and Wyoming with a test positivity rate of 43 percent.

## ECONOMY WORST SINCE GREAT DEPRESSION

- More than 65 million Americans [have filed](#) for unemployment since the pandemic began.
- Roughly 23 million Americans are currently [collecting](#) unemployment benefits.
- 8 Million Americans have [fallen](#) into poverty since May.
- As many as 34 million people in the US could [face](#) eviction this month.

## INFECTIONS SURGING AMONG CHILDREN AND YOUNG ADULTS

- President Trump has falsely claimed that children and young adults are "virtually immune" to the virus, and recklessly urged schools across the country to reopen for in-person instruction without concern for rising cases or community spread.
- Far from immune, nearly 800,000 children have been [infected](#) since the start of the pandemic. Since K-12 schools reopened, one independent tracking effort [has identified](#) more than 115,000 infections at these institutions.

- Children can become gravely ill and die from the virus. [As many](#) as 121 children have passed away from COVID-19 since the beginning of the pandemic.
- The vast majority of children who become critically ill or die from the virus are children of color. [Of those](#) who have died, 78 percent were children of color: 45 percent were Hispanic, 29 percent were Black and 4 percent were non-Hispanic American Indian or Alaska Native. Meanwhile, Hispanic children [are eight times](#) as likely to be hospitalized for COVID-19 as white children, while Black children are five times as likely.
- More than 214,000 COVID-19 cases [have been reported](#) at over 1600 colleges and universities in all 50 states since the beginning of the fall semester.
- College outbreaks have exacerbated the third wave of the pandemic. A September study [found](#) that schools that reopened for in-person instruction fueled an additional 3,200 new cases of coronavirus daily.
- The CDC [has also found](#) that infections among younger demographics regularly precede spikes among older communities. Over the summer, for example, states like Alabama, Florida and Georgia saw an increase in cases among those ages 40-59 just nine days after a bump among those ages 20-39. The states then saw another rise in cases among people 60 and older 15 days after the bump in the 40-59 age bracket.

## SENIORS ABANDONED BY THE ADMINISTRATION

- Despite being among the most vulnerable to the virus, seniors across the United States have been abandoned by the Trump administration amid the pandemic. According to data from the CDC, roughly eight in ten of those who have lost their lives to the virus [were](#) 65 or older.
- Before the pandemic, the Trump administration [cut the size of fines](#) for health violations in nursing homes. And then, as the virus spread and the federal government failed to scale up testing and supplies of PPE, infection control became a major obstacle for nursing homes.
  - According to AARP, more than 84,000 residents and staff of nursing homes [have died](#) from COVID-19, representing 40 percent of all fatalities in the United States. Even now, cases are rising in these facilities. Nursing homes in [Kentucky](#), [Massachusetts](#), [Illinois](#), [Indiana](#), [New Jersey](#) and [Wisconsin](#) are experiencing surges in cases. At one facility in Kansas, every single resident was [infected](#) this month and ten have died.
- Donald Trump has endangered seniors more broadly. The White House has dangerously [embraced](#) the notion of herd immunity, advocating that the virus should spread through younger populations to hasten the end of the pandemic. But data suggests that increased spread among younger groups [regularly precedes](#) accelerated spread among seniors — demonstrating that Trump’s plan is just another abdication of responsibility that directly endangers senior citizens.

## TRUMP DOWNPLAYING THE VIRUS AND IGNORING EXPERTS

- Trump’s insistence on holding dangerous super-spreader campaign rallies that flout social distancing and mask wearing guidelines has ignited outbreaks in states across the country. A [Stanford study](#) concluded that 18 campaign rallies Trump held from June to September resulted in at least 30,000 infections and 700 deaths.
- 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 and airborne, and that in March he admitted that he intentionally downplayed the threat of the virus.
- Trump has falsely [claimed](#) more than 180 times that the virus would go away. Even now, as cases overwhelm the United States, Trump baselessly insists that the US is “rounding the turn”
- 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 routinely [politicized](#) independent agencies like the Centers for Disease Control and Prevention and the Food and Drug Administration

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

- Kaiser Health News and the Guardian project that, as of November 2, more than 1300 care workers [have died](#) of COVID-19.
- An [analysis](#) of deaths among care workers found that 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.
- By October, PPE shortages [remain](#) a problem. Nursing homes, in particular, are facing acute shortages: an AARP survey found that from August to September about a quarter of nursing homes across the United States [reported](#) PPE shortages.

## **RACIAL DISPARITIES**

- In the United States, Black or African-American people are dying from COVID-19 [at 2.2 times](#) the rate at which white people are dying.
  - As of October 13, one in 920 Black people [had](#) lost their life to the virus, and Black people [account](#) for one in five deaths where race is known.
- Meanwhile, American Indian or Alaska Native as well as Hispanic or Latino people are dying at 1.5 times the rate of white people.
  - As of mid-September, Hispanic people in the United States [were the most likely](#) of any demographic group to test positive for the virus — doing so at more than two and a half times the rate of non-hispanic white people. Hospitalization rates are also [four times higher](#) for Hispanic patients than white patients.
  - The APM Research Lab [reports that](#) this rate amounts to as many as 1 in 1,100 Indigenous people in the United States losing their life to the virus. In almost half the states, the incidence of the virus [is 3.5 times](#) more frequent among Indigenous people than among white people.
- 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.
- 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 and his Republican allies 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. **The Trump Administration Is Before The Supreme Court Trying To Overturn The Entire ACA.** After failing to repeal the health care law legislatively, 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 its 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 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.
5. **Trump Has Waged A 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 [repeatedly](#), the Trump administration [keeps fighting](#) to impose work reporting requirements in Medicaid. 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.
6. **Even Before The Pandemic, Millions Lost Coverage Under Trump.** Census data revealed in 2018 that the uninsured rate rose for the first time since the [implementation](#) of the Affordable Care Act, increasing from 7.9 percent in 2017 to 8.5 percent in 2018, or by approximately 2 million people. The uninsured rate reached 9.2 percent in 2019, meaning [30 million Americans](#) went without health insurance last year. Additionally, 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.
7. **After Repeatedly Proposing Budgets That Would Have Slashed Funding For Medicare And Medicaid, Trump Is Still Eyeing Steep Cuts.** Donald Trump's [proposed federal budget](#) in 2019 would have 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.

8. **The Trump Tax Scam Gave Hundreds Of Billions To Drugs 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 formed 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.
9. **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.
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**

On November 10, 2020 — one week after the election — the U.S. Supreme Court will hear oral arguments in *California v. Texas*, a case that, if successful, would overturn the entire Affordable Care Act (ACA), ending its protections for 135 million Americans with pre-existing conditions and ripping health care away from more than 20 million Americans, all during a raging pandemic. The danger of letting Donald Trump fill the Supreme Court vacancy cannot be overstated. Now, more than ever, Americans' health care is on the ballot.

#### **If the Affordable Care Act is struck down:**

- **GONE:** Protections for 135 million Americans with pre-existing conditions. The uninsured rate will increase by 69 percent.
- **GONE:** Medicaid expansion, which covers more than 15 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.
- **GONE:** Ban on insurance companies having lifetime caps on coverage.
- **GONE:** Requirements that insurance companies cover prescription drugs and maternity care.
- **GONE:** 60 million Medicare beneficiaries will face higher costs and disruptions to their medical care.

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

- **21 Million People Would Lose Coverage.** New estimates from the Urban Institute show that [21.1 million people](#) would lose coverage if the Supreme Court overturns the ACA. As the uninsured rate swells, so will the amount of uncompensated care, which Urban predicts will grow by at least 74 percent.
- **The Uninsured Rate Would Increase By 69 Percent.** According to estimates from the Urban Institute, the number of uninsured Americans would increase from 30.8 million to 51.9 million without the ACA, representing a [69 percent increase in the uninsured rate](#). Americans of [all ages](#) would be impacted by coverage losses:
  - **1.7 million children would become uninsured**, an increase of 48 percent.
  - **4.9 million young adults aged 19 to 26 would become uninsured**, an increase of 76 percent.
  - **8.8 million adults aged 27 to 49 would become uninsured**, an increase of 60 percent.
  - **5.6 million older adults aged 50 to 64 would become uninsured**, an increase of 95 percent.
- **States Would Lose Important Federal Health Care Funding** — an estimated reduction of \$152 billion in the first year. The Urban Institute estimates that a full repeal of the ACA would [reduce](#) federal spending on health care by \$152 billion per year beginning in 2022.

## **Overturning The ACA Would Exacerbate Racial Disparities In Coverage**

The uninsured rate for Black Americans would [spike](#) to 20 percent, 24 percent for American Indian/Alaska Natives, 19 percent for Asian/Pacific Islanders, and 30 percent for Hispanics -- compared to 15 percent for white Americans.

- **3.1 Million Black Americans Would Lose Coverage.** The Urban Institute estimates that [3.1 million Black Americans](#) would become uninsured if the ACA were overturned. According to the Center on Budget and Policy Priorities, the ACA helped lower the uninsured rate for nonelderly African Americans [by more than one third](#) between 2013 and 2016 from 18.9 percent to 11.7 percent.
- **5.4 Million Latinos Would Lose Coverage.** The percentage of people gaining health insurance under the ACA was higher for Latinos than for any other racial or ethnic group in the country. According to a study from [Families USA](#), 5.4 million Latinos would lose coverage if the lawsuit succeeds in overturning the ACA.
- **1.3 Million Asian/Pacific Islanders Would Lose Coverage.** [1.3 million Asian/Pacific islanders](#) would become uninsured if the ACA were overturned, according to estimates from the Urban Institute. Research [shows](#) the ACA cut uninsurance rates among Asian Americans by more than half--from nearly 20 percent to just under 8 percent-- eliminating coverage disparities with white Americans.
- **488,000 American Indians And Alaska Natives Would Lose Coverage.** According to the Urban Institute, the uninsurance rate for American Indians and Alaska Natives would [more than double](#) in 10 states if the ACA is overturned. Nationwide, 488,000 would lose coverage.

## **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.

- **135 Million Americans Have A Pre-Existing Condition.** 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.

- **Coronavirus Could Now Be Considered A Pre-Existing Condition.** Without the ACA, millions of Americans who have contracted the coronavirus would likely be deemed as [having a pre-existing condition](#) and be at the mercy of their insurance companies who could refuse to pay for needed care. Because of Donald Trump's failure to respond to the coronavirus crisis, the number of Americans with coronavirus is only increasing, with hundreds of thousands of cases still being reported every week.

### **Republicans Want To Give Insurance Companies The Power To Charge You More, While Their Profits Soar**

- **Premium Surcharges Could Once Again Be In The Six Figures.** Thanks to the Republican lawsuit, insurance companies could once again charge people more because of a pre-existing condition. The House-passed repeal bill 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 [up to 50 percent higher](#) than men were charged for the same coverage.
- **People Over The Age of 50 Would 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 Would Pay More For Coverage.** If the ACA is overturned, consumers would 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 Would 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 would be 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](#).
- **60 Million Medicare Beneficiaries Could Face Higher Costs.** In addition to paying more for preventive care and prescription drugs, Medicare beneficiaries could [face higher premiums](#) without the cost-saving measures implemented under the ACA. If the Republican lawsuit is successful, seniors would also face less coordinated care.
- **Insurance Companies Would Not Have To Provide The Coverage You Need.** The Affordable Care Act made comprehensive coverage more available by requiring insurance companies to include "essential health benefits" in their plans, such as maternity care, hospitalization, substance abuse care and prescription drug coverage. Before the ACA, people had to pay extra for separate coverage for these benefits. For example, in 2013, [75 percent](#) of non-group plans did not cover maternity care, [45 percent](#) did not cover substance abuse disorder services, and [38 percent](#) did not cover mental health services. [Six percent](#) did not even cover generic drugs.

### **Republicans Want To Give Insurance Companies The Power To Limit The Care You Get, Even If You Have Insurance Through Your Employer**

- **Insurers Could Reinstate Lifetime And Annual Limits On 109 Million Privately Insured Americans.** Repealing the Affordable Care Act means insurance companies would be able to impose [annual and](#)

[lifetime limits](#) on coverage for those insured through their employer or on the individual market. In 2009, [nearly 6 in 10](#) (59%) covered workers' employer-sponsored health plans had a lifetime limit, according to the Kaiser Family Foundation.

- **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.
- **Employers Could Eliminate Out-Of-Pocket Caps, Forcing Employees To Pay More For Care.** Under the ACA, health insurers and employer group plans must cap the amount enrollees pay for health care each year. If the law is overturned, these cost-sharing protections would be eliminated. The ACA also [barred](#) employer plans from imposing waiting periods for benefits that last longer than three months.

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

- **More Than 15 Million People Enrolled Through Medicaid Expansion Would Lose Coverage.** Before the coronavirus crisis, roughly [15 million people](#) were enrolled through Medicaid expansion.
- **Medicaid Plays A Critical Role In The Coronavirus Response.** As many as [14 million people](#) have lost their employer-sponsored coverage as a result of the pandemic, and states are reporting steep increases in Medicaid enrollment. The Center on Budget and Policy Priorities found that roughly [6 million people](#) enrolled in Medicaid between February and July 2020.
- **Access To Treatment Would Be In Jeopardy For 800,000 People With Opioid Use Disorder.** Roughly four in 10, 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,** with uncompensated care costs for hospitals rising by [\\$17.4 billion](#) in 2022.

### **Republicans Are Willing To Sacrifice Your Care For More Tax Cuts For The Wealthy**

- **The Richest Americans Would See Tax Cuts Averaging \$200,000.** Overturning the ACA would cut taxes for the top 0.1 percent of earners [by an average of \\$198,000](#).
- **Drug Companies Would Save Billions.** If the ACA is struck down, pharmaceutical companies would pay [\\$2.8 billion](#) less in taxes each year.
- **Repeal Would Weaken The Medicare Trust Fund.** A significant portion of the tax cuts [resulting](#) from ACA repeal would come "at the direct expense of the Medicare Trust Fund," according to the Center on Budget and Policy priorities.

## **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.