

# PROTECT OUR CARE

## The ACA Has Lowered The Cost Of Quality Health Care

Twelve years ago, the Affordable Care Act (ACA) became the law of the land and millions of Americans gained affordable coverage as a result. Thanks to the ACA, [14.5 million](#) Americans enrolled in a Marketplace plan for their health coverage in 2021 and millions more are able to purchase prescription medications at a lower cost. The American Rescue Plan (ARP) builds on the strong foundation of the ACA by lowering premiums for middle and working class families by an average of \$2,400 a year.

After years of Republican efforts to repeal and sabotage the law, President Biden and Democrats in Congress have made historic investments to secure the future of American health care. Thanks to their vision and determination, 2022 saw 5.8 million Americans newly insured by an ACA plan and an additional 83 million Americans receiving their coverage through Medicaid or CHIP. Americans can now sleep easier at night knowing the ACA is here to stay and President Biden is hard at work to lower health care costs across the board.

### **How The U.S. Is Lowering Costs 12 Years After The Affordable Care Act:**

- **GAINED:** [14.5 million](#) Americans have coverage they can afford on the Marketplace.
- **GAINED:** [5.8 million](#) Americans newly insured by a Marketplace plan.
- **GAINED:** [3.2 million](#) Americans now have health coverage for less than \$10 per month.
- **GAINED:** Improved access to care and [financial security](#) for families.
- **GAINED:** Record savings, with a family of four now saving an average of [\\$2,400](#) annually on coverage.
- **GAINED:** Requirements that insurance companies cover [prescription drugs](#) and contraception.

*A closer look at how the Affordable Care Act is lowering health care costs across the country:*

**More Than 30 Million Americans Have Affordable Health Coverage.** Because of the ACA, [more than 30 million](#) Americans have health coverage through the Marketplace, Medicaid, or CHIP.

**More Than 14.5 Million People Have Coverage They Can Afford Through The Individual Market.** In 2021, [14.5 million](#) people signed up for health coverage through the ACA Marketplace. This is the highest number of Americans to ever enroll in a Special Enrollment Period (SEP) and it is thanks to President Biden's [American Rescue Plan](#). Premium savings under the American Rescue Plan benefit all Americans, with families now saving an average of [\\$2,400](#) a year on their health insurance premiums.

**Americans Are Saving More Than Ever On Health Care Premiums.** Most people receiving coverage through the Marketplace qualify for tax credits to help pay for their premiums, and the ARP only doubled down on these savings for millions of Americans. More than 3.6 million

Americans who were previously uninsured were able to access a plan for [less than \\$10](#) in 2021 and nearly more than 1.7 million became eligible for [zero dollar](#) benchmark Marketplace coverage. The American Rescue Plan builds on the ACA by ensuring all enrollees never pay more than [8.5 percent](#) of their household incomes towards a premium.

**Make Coverage More Affordable For All Americans.** The American Rescue Plan temporarily expanded the eligibility for premium tax credits above 400 percent of the federal poverty level – [roughly](#) \$54,000 for a single person or \$111,000 for a family of four. Previously, families earning just above 400 percent of the federal poverty level spent an average of [15 percent](#) of their incomes on health insurance.

**Eliminate Premiums For Low-Wage Workers.** The American Rescue Plan [eliminated premiums](#) for Americans earning up to 150 percent of the federal poverty level (roughly \$20,000 for a single person and \$41,000 for a family of four) who buy their coverage on the Marketplace and for those receiving unemployment insurance due to the pandemic.

**Improved Access To Care And Financial Security.** Between 2010 and 2018, the share of non-elderly adults with a problem paying a medical bill fell by [17 percent](#), the share who didn't fill a prescription fell by 27 percent, the share who skipped a test or treatment fell by 24 percent, and the share who didn't visit a provider when needing care fell by 19 percent.

**Classifying Prescription Drug Coverage As Essential.** Thanks to the ACA, insurers have to cover what are known as “essential health benefits,” and that includes [prescription drugs](#). This required all health insurance plans to cover at least one drug in every category and class of approved medicines.

**More Than 60 Million Gained Access To Birth Control With No Out-Of-Pocket Costs.** The ACA guarantees that private health plans cover [18 methods](#) of contraception and make them available to [60 million](#) patients with no out-of-pocket costs. More than 99 percent of sexually-active women have used contraceptives at some point in their lifetimes, and approximately [60 percent](#) of women of reproductive age currently use at least one birth control method. In addition to increasing access to this essential treatment, this ACA provision has saved money for women and their families: women saved [\\$1.4 billion](#) on birth control pills alone in 2013.

**Patients Have Access To Cheaper Drugs.** The ACA's [Biologics Price Competition and Innovation Act](#) paved the way for the Food and Drug Administration (FDA) to approve biosimilars, cheaper alternatives to expensive biologics. This provision is projected to save [\\$54 billion](#) between 2017 and 2026.