

PROTECT OUR CARE

12 Years Later: The Affordable Care Act Continues To Deliver For Montanans

Twelve 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. Thanks to the ACA, [14.5 million](#) Americans are covered by a Marketplace plan, including 51,134 in Montana. Last year, President Biden signed the American Rescue Plan (ARP) into law, which builds on the strong foundation of the ACA by lowering premiums for middle and working class families, expanding coverage for millions who were previously uninsured, and increasing access to essential health services, like maternity care.

After years of Republican efforts to repeal and sabotage the ACA, 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 expand coverage, lower costs, and reduce racial disparities in health care.

Where U.S. Health Care Stands 12 Years After The Affordable Care Act:

- **GAINED:** Protections for over [135 million](#) Americans with pre-existing conditions.
- **GAINED:** Medicaid expansion, which covers [19 million](#) people.
- **GAINED:** [3.2 million](#) Americans now have health coverage for less than \$10 per month.
- **GAINED:** [83 million](#) Americans have coverage through Medicaid and CHIP.
- **GAINED:** [2.3 million](#) adult children are able to stay on their parents' insurance.
- **GAINED:** Insurance companies are [banned](#) from charging women more for the same care as men.
- **GAINED:** Key support for [rural](#) hospitals.
- **GAINED:** [Ban](#) on insurance companies having annual and lifetime caps on coverage.
- **GAINED:** Requirements that insurance companies cover [prescription drugs](#) and [maternity care](#).
- **GAINED:** Improved access to care and [financial security](#) for families.

A Closer Look At How The Affordable Care Act Is Working Across Montana:

1. **51,134 Montanans Gained Health Coverage.** The start of 2022 saw 51,134 Montanans [enrolled](#) in comprehensive health coverage through the ACA Marketplace.
2. **Tax Credits Are Available To Help People Afford Coverage.** 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. 18,400 people who were previously uninsured in Montana were able to access a plan for [less than \\$10](#) in 2021 and 2,600 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.

- 3. Expanded Medicaid Coverage To Thousands Of Montanans.** The ACA expanded Medicaid for millions of Americans and as of December 2020, 100,500 Montanans are now [covered](#) by Medicaid expansion, and a total of 295,308 Montanans are [enrolled](#) in Medicaid or CHIP. Research confirms that Medicaid expansion increases [access](#) to care, improves [financial security](#), and leads to better health [outcomes](#).
- 4. 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 Montanans more, because of a pre-existing condition. Roughly 429,900 Montanans [have](#) a pre-existing health condition, including 212,000 Montana [women](#), who previously faced unfair price gouging even without a pre-existing condition. Without the ACA, Montanans who have contracted COVID-19 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.
- 5. Insurers Can No Longer Overcharge Montanans.** Insurance companies are required to issue rebates when they overcharge Montanans. In 2020, insurance companies [returned](#) \$9,833,331 to policyholders in Montana.
- 6. Young Adults Can Stay On Their Parents' Plan Until Age 26.** Because of the ACA, roughly 7,000 [young adults](#) in Montana have coverage because they can stay on their parents' plans until age 26.
- 7. Free Preventive Care.** Because of the ACA, health plans must cover preventive services — like COVID-19 and flu shots, cancer screenings, contraception, and mammograms — at no cost to consumers. This [includes](#) more than 446,600 Montanans as of 2019, who have employer coverage. Importantly, the ACA requires plans to cover all vaccinations recommended by the CDC's Advisory Committee on Immunization Practices (ACIP), [including](#) vaccines for COVID-19.
- 8. 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 and mental health. As it stands, ACA-compliant plans must cover [COVID-19](#) testing, treatment, and hospitalization. Additionally, insurers can no longer put [annual or lifetime limits](#) on the care you receive.
- 9. 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.
- 10. 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.