

PROTECT OUR CARE

The GOP's Threat To The ACA Is As Real As Ever

In 2023, 13 years after the passage of the Affordable Care Act (ACA), Republicans' threat of repeal is as real as ever. Russ Vought, Trump's former Office of Management and Budget Chief, is being tapped to help Republicans navigate debt ceiling negotiations. [Vought's plan](#) would cut \$2 trillion from Medicaid alone, disproportionately impacting children, rural Americans, and people of color. Vought is also advocating for \$600 billion in cuts to the ACA, which would rip coverage from 20 million Americans and raise premiums for nearly 15 million more.

If the Affordable Care Act is repealed:

- **GONE:** Protections for [135 million](#) Americans with pre-existing conditions, including [54 million](#) people with a pre-existing condition that would make them completely uninsurable.
- **GONE:** Medicaid expansion, which covers [more than 21 million](#) people.
- **GONE:** [49 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 [more](#) than men.
- **GONE:** Premium tax credits that help [80 percent](#) of people who purchase health care on 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:** [61.5 million](#) Medicare beneficiaries will face higher costs and disruptions to their medical care.

Republican Threats Could Lead To More Than 35 Million People Losing Their Coverage

- **35 Million People Would Lose Coverage.** If Republicans succeed in repealing the ACA, 35 million people will lose coverage obtained through the marketplaces. This would raise the uninsured rate to nearly 19 percent.
- **The Uninsured Rate Would Increase By 69 Percent.** Repealing the ACA would increase the number of uninsured Americans from 26.6 million to 61.6 million, according to 2020 data. 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 million older adults aged 50 to 64 would become uninsured**, an increase of 95 percent.

Overturning The ACA Would Exacerbate Racial Disparities In Coverage

The uninsured rate for Black Americans would [spike](#) to 20 percent, 32 percent for American Indian/Alaska Natives, 17 percent for Asian/Pacific Islanders, and 33 percent for Hispanics -- compared to 13 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 Republicans repeal 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.

Republicans Want To Put Insurance Companies Back In Charge, Ending Protections For The 135 Million People With A Pre-Existing Condition

- According to a recent [analysis](#) by the Center for American Progress, roughly half of nonelderly Americans, or as many as 135 million people, have a pre-existing condition. This [includes](#):
 - 44 million people who have high blood pressure
 - 45 million people who have behavioral health disorders
 - 44 million people who have high cholesterol
 - 34 million people who have asthma and chronic lung disease
 - 34 million people who have osteoarthritis and other joint disorders
- More than [17 million](#) children, [68 million](#) women, and [32 million](#) people aged 55-64 have a pre-existing condition.

Republicans Want To Give Insurance Companies The Power To Deny Or Drop Coverage Because Of A Pre-Existing Condition

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. Now insurance companies could have the license to do this again.

- A 2010 congressional report found that the top four health insurance companies [denied coverage to one in seven consumers](#) on the individual market over a three-year period.
- A 2009 congressional report found that some of the largest insurance companies had retroactively canceled coverage for [20,000 people](#) over the previous five-year period.
- The Kaiser Family Foundation estimates that [54 million people](#), or 27% of adults aged 18 to 64, have a

condition that would have been grounds for coverage denial in the pre-ACA marketplace.

Coronavirus Could 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.

Conditions That Could Cost You Your Care:	Jobs You Could Be Denied Coverage Because Of:	Medications That You Could Be Denied Health Care For Taking:
<ul style="list-style-type: none"> ● AIDS/HIV ● Alcohol/drug Abuse ● Cerebral Palsy ● Cancer ● Heart Disease ● Diabetes ● Epilepsy ● Kidney Disease ● Epilepsy ● Sleep Apnea ● Pregnancy ● Muscular Dystrophy ● Depression ● Eating Disorders ● Bipolar Disorder 	<ul style="list-style-type: none"> ● Active military personnel ● Air traffic controllers ● Body guards ● Pilots ● Meat packers ● Taxi cab drivers ● Steel metal workers ● Law enforcement ● Oil and gas exploration ● Scuba divers 	<ul style="list-style-type: none"> ● Anti-arthritic medications ● Anti-diabetic medications (including insulin) ● Anti-cancer medications ● Anti-coagulant and anti-thrombotic medications ● Medication for autism ● Anti-psychotics ● Medications for HIV/AIDS ● Growth hormone ● Medication used to treat arthritis, anemia, and narcolepsy ● Fertility Medication

Source: Kaiser Family Foundation, [2016](#); [2019](#)

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.** Republican threats to repeal the ACA could mean insurance companies once again could charge people more because of a pre-existing condition. The 2017 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 higher premiums on the nongroup market than men were charged for the same coverage.
- **People Over The Age of 50 Would Face A \$4,000 “Age Tax.”** Without the ACA, 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 2017 Republican repeal bill, that would add an average “age tax” of [\\$4,124](#) for a 60-year-old in the individual market, according to AARP.
- **80 Percent of People With Marketplace Coverage Would Pay More.** If the ACA is repealed, consumers would no longer have access to tax credits that help them pay their marketplace premiums, meaning [80 percent](#) of people who have marketplace coverage would see price increases.
- **Seniors Would Have To Pay More For Prescription Drugs.** Republicans’ plan to repeal the ACA, would make [49 million](#) seniors pay more for prescription drugs because the Medicare “donut” hole would be reopened.
- **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 Republicans are 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 179 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.
- **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.
- **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.

Republicans Want To End Medicaid Expansion

- **More Than 21 Million People Enrolled Through Medicaid Expansion Would Lose Coverage.** As of 2022, [more than 21 million](#) people were enrolled in Medicaid in over 40 states and territories.
- **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.** States that haven’t expanded Medicaid have [poorer financial performance](#) than states that have expanded Medicaid. If Medicaid provisions in the ACA were to be stripped, all rural hospitals would face this financial cliff.

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.