

PROTECT OUR CARE

The ACA Has Expanded Access To Affordable Health Care, Lowering Costs and Protecting Patients

Thirteen years ago, the Affordable Care Act (ACA) became the law of the land and millions of Americans gained lifesaving coverage as a result. Thanks to the ACA, [more than 21 million](#) Americans have gained coverage through Medicaid expansion and a total of one in four Americans has coverage through Medicaid or the Children's Health Insurance Program (CHIP). Once viewed as a safety net, Medicaid has evolved to demonstrate the overwhelming need and desire for affordable health coverage. Without question, Medicaid has become a pillar of the American health care system.

Thanks to the ACA, health plans are also required to cover preventive care services without cost-sharing. Access to preventive care has improved health outcomes and reduced economic inequity. The ACA has helped [reduce](#) longstanding disparities in coverage rates, improving health care access for children, rural Americans, people with disabilities, and people of color across the nation.

A record-breaking [16.3 million](#) Americans enrolled in a Marketplace plan for their health coverage for 2023, and millions more are able to purchase prescription medications at a lower cost. The American Rescue Plan (ARP) and the Inflation Reduction Act (IRA) have built on the strong foundation of the ACA by lowering premiums for middle and working class families by an average of \$2,400 a year. [1 in 2 Americans with a pre-existing condition](#) are now protected against losing their coverage, and the ACA's robust protections don't stop there. Insurers are banned from setting annual and lifetime limits on health coverage and cannot charge women more for the same care as men. Historic investments into the Navigator program have helped connect even more people to coverage, with a focus on outreach to racial and ethnic minorities, people in rural areas, LGBTQ+ people, and other underserved communities. These programs are key tools in addressing access as a driver of health and, together with a broader set of policies, to ultimately achieve better health outcomes for the communities who need it most.

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, 2023 saw [91.7 million](#) Americans receiving their coverage through Medicaid or CHIP. Americans can now sleep easier at night knowing that Medicaid expansion is here to stay and President Biden is hard at work to expand health coverage.

How Health Coverage Has Expanded 13 Years After The Affordable Care Act:

- **GAINED:** Over [35 million](#) people have health coverage thanks to the Affordable Care Act.
- **GAINED:** [39 states](#) now have Medicaid expansion.
- **GAINED:** More than [21 million](#) people are now covered thanks to Medicaid expansion.
- **GAINED:** [91.7 million](#) Americans have coverage through Medicaid and CHIP.
- **GAINED:** Thousands of [lives saved](#) from Medicaid expansion.

Where Preventive Care Stands 13 Years After The Affordable Care Act:

- **GAINED:** All plans must cover preventive care at [no out-of-pocket cost](#) to patients.
- **GAINED:** Improved access to care and [financial security](#) for families.
- **GAINED:** [Improved](#) health outcomes for communities of color, rural Americans, people with disabilities, and more.
- **GAINED:** Requirements that insurance companies cover [prescription drugs](#) and contraception, benefiting even the [179 million](#) Americans with employer coverage.

How The U.S. Is Lowering Costs 13 Years After The Affordable Care Act:

- **GAINED:** [16.3 million](#) Americans have coverage they can afford on the Marketplace.
- **GAINED:** [3.6 million](#) Americans newly insured by a Marketplace plan, with four out of five covered for under \$10 a 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:** Children can stay on their parents' plan until age 26.

Where Patient Protections Stand 13 Years After The Affordable Care Act:

- **GAINED:** Protections for the [1 in 2 Americans](#) with pre-existing conditions.
- **GAINED:** Insurance companies are [banned](#) from charging women more for the same care as men.
- **GAINED:** [Ban](#) on insurance companies having annual and lifetime caps on coverage.

A closer look at how the Affordable Care Act is expanding health care access across the country:

Allowed States To Expand Medicaid. Because of the ACA, states can access additional federal money to expand Medicaid. [Tens of millions](#) of Americans were able to enroll in Medicaid during the COVID-19 pandemic, bringing the total of individuals covered by Medicaid and CHIP to over [92 million](#), more than one in four Americans. As of April 2022, [21 million](#) Americans were enrolled in Medicaid due to Medicaid expansion, with [an estimated 4 million](#) previously-eligible adults gaining coverage under expansion due to enhanced outreach, streamlined processes, and increased federal funding under the ACA. Between 2013 and 2020, states that expanded their programs saw a [33.9 percent](#) increase in

Medicaid enrollment. Additional research has shown that Medicaid expansion states were [better positioned](#) to handle the economic fallout of the pandemic, with fewer residents becoming uninsured.

Key Support For Rural Hospitals. Through lower premiums and expanded Medicaid, the ACA has profoundly reduced uncompensated care costs, which are often the direct result of individuals who are un-or-underinsured. In 2019, uncompensated care costs in expansion states were [less than half](#) of those in non-expansion states. Compared to 2013, hospitals' uncompensated care costs decreased by more than [\\$14 billion](#) in 2017, or 26 percent. Medicaid expansion plays a large role in reducing uncompensated care costs.

Improved Health Outcomes And Saved Lives. A study published in the Journal of Health Economics found that Medicaid expansion [reduced all-cause mortality](#) in people aged 20 to 64 by [3.6 percent](#). According to the Center on Budget and Policy Priorities, Medicaid expansion saved the lives of [19,200 older adults](#) aged 55 to 64 between 2014 and 2017. At the same time, 15,600 older adults died prematurely as a result of their state's decision not to expand the program.

Medicaid Expansion Leads To Expansion In Available Services. Medicaid expansion has helped patients access preventive care, including [colon cancer screenings](#). Expansion also increased [patient access to kidney transplants](#) and made [diabetes medication more affordable](#) for low-income patients. The program was also tied to [earlier diagnoses](#) of colorectal cancer and [reducing](#) diabetes-related amputations.

Children Benefit From Medicaid Expansion. When parents have health insurance, their children are more likely to be insured. A study in Health Affairs found that [710,000 children](#) gained public coverage as a result of their parents enrolling in Medicaid between 2013 and 2015.

When Medicaid Is Expanded, Income Inequality Drops. A January 2021 [study](#) found the ACA helped reduce income inequality across the board, but far more dramatically in Medicaid expansion states. The bottom 10th percentile of earners in Medicaid expansion states saw a [22.4 percent](#) boost in their income, compared to 11.4 percent in non-expansion states. A 2019 study [found](#) that Medicaid Expansion also caused a "significant" reduction in poverty.

A closer look at how the ACA improves access to preventive services and reduces racial inequity:

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 the [179 million](#) Americans with 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.

Comprehensive Coverage. Preventive care is essential to comprehensive coverage and 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.

Increased Access To Preventive Care Results In Better Health Outcomes. Medicaid expansion has helped millions of patients access preventive care. Preventive care has allowed for [earlier diagnosis](#) of colorectal cancer and [reduced](#) diabetes-related amputations.

Preventive Care Leads To Improved Primary Care And Family Planning. Two studies from Michigan showed Medicaid expansion [doubled](#) low-income patients’ access to primary care, and enrollees experienced [improved](#) access to birth control and family planning.

Preventive Care Has Reduced Racial Disparities In Health Outcomes. Access to preventive care starts with access to affordable coverage. The ACA led to historic reductions in racial disparities in access to health care, but racial gaps in insurance coverage [narrowed the most](#) in states that adopted Medicaid expansion. The ACA significantly reduced racial disparities in the share of people who went without care because of cost.

Improvements To Infant And Maternal Health. Whether coverage comes from Medicaid expansion or increased access to affordable coverage on the ACA Marketplace, coverage improves infant and maternal mortality outcomes. One [study](#) found that reductions in maternal mortality in expansion states were concentrated among Black mothers, “suggesting that expansion could be contributing to decreasing racial disparities in maternal mortality.” Expansion has also been tied to [improving](#) health outcomes for Black babies, significantly reducing racial disparities in low birth weight and premature birth.

Preventive Care Leads To Improvements In Disease-Specific Diagnosis And Treatment. A [2017](#) study called preventive care “one of the most important health care strategies to facilitate early diagnosis and treatment, improve quality of life, and prevent premature death.” Access to preventive care through Medicaid expansion [reduced](#) racial disparities in cancer care and resulted in earlier diagnosis and treatment for Black patients. According to the Center for American Progress, Black women were [more likely](#) to receive care because of the ACA.

[A closer look at how the Affordable Care Act is lowering health care costs across the country:](#)

More Than 35 Million Americans Have Affordable Health Coverage. Because of the ACA, [more than 35 million](#) Americans have health coverage through the Marketplace, Medicaid, or CHIP.

More Than 16.3 Million People Have Coverage They Can Afford Through The Individual Market. In 2023, a record-breaking [16.3 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 four out of five people returning to Marketplace have been able to access a plan for [less than \\$10](#) in 2023 and nearly more than 1.7 million became eligible for [zero-dollar](#) benchmark Marketplace coverage last year. 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 [58 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.

A closer look at how the Affordable Care Act is protecting patients across the country:

Protections For 135 Million Americans With Pre-Existing Conditions. Because of the ACA, insurers in the individual market can no longer drop or deny coverage, or charge more because of a pre-existing condition. More than [135 million](#) Americans have a pre-existing health condition. And without the ACA, millions of Americans 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.

The ACA Guarantees 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. Importantly, ACA-compliant plans must cover COVID-19 testing, treatment, and hospitalization. Before the ACA, individual market plans often [failed](#) to cover these basic, and oftentimes preventive, health services.

The ACA Ended Annual And Lifetime Limits, Including For People With Employer-Based Coverage. Thanks to the ACA, insurers can [no longer](#) put annual or lifetime limits on the care you receive. At the time the ACA was passed, [91 million](#) Americans had health care through their employers that imposed lifetime limits. Many such plans capped benefits at \$1 million, functionally locking people with complex medical needs out of coverage. As of 2019, [158 million](#) Americans with employer coverage are protected from lifetime limits, in addition to the millions with ACA Marketplace coverage.

Women Can No Longer Be Charged More Than Men. Because of the ACA, insurers can no longer charge women more than men for the same coverage, and insurers are now required to cover important health benefits like maternity care. Before the ACA, only [12 percent](#) of individual market plans offered maternity care. The ACA established maternity coverage as one of the ten [essential](#) health benefits required on all new individual and small group policies. The American Rescue Plan created a pathway to coverage for pregnant Americans, allowing states to extend [postpartum coverage](#) under Medicaid from 60 days to 12 months following pregnancy. The United States has the highest rate of maternal mortality in the industrialized world, with [12 percent](#) of maternal deaths occurring between six weeks and one year following delivery, after Medicaid coverage has ended.

Ending Discrimination Against LGBT+ Americans. Republicans have worked to sabotage the Biden administration's efforts to [require](#) health insurance plans offered through the Affordable Care Act to include sexual orientation and gender identity as protected characteristics. LGBT+ Americans are [twice as likely](#) to be without health insurance. According to a Center for American Progress survey, in 2019, the LGBT+ uninsured rate was [20 percent](#) in holdout states, compared to 8 percent in states that adopted Medicaid expansion. Access to affordable, quality health care plans under the ACA and its expansion under the American Rescue Plan help combat the number of LGBT+ Americans that are uninsured. Premium subsidies made available by the ARP helped [nearly 210,000](#) LGBT+ enrollees have access to zero-premium plans.