

Trump And MAGA-Republicans Want To Put Montanans Lives At Risk

Donald Trump and Republican lawmakers are reigniting their war on the Affordable Care Act (ACA). Trump announced that if elected president he will make it a [top priority to repeal the ACA](#), and Republican lawmakers across the country have echoed the call to rip health care away from tens of millions of Americans.

[Nearly 16 million](#) Americans enrolled in a Marketplace plan, including [53,860](#) in Montana, and [117,275](#) are newly enrolled in Medicaid thanks to expansion. The consequences of ACA repeal would touch nearly every household in the country: in addition to millions losing coverage, over [135 million](#) Americans with pre-existing conditions would lose critical protections, [49 million](#) seniors would have to pay more for prescription drugs, and insurance companies could charge women more than men for coverage and would not be required to cover preventative care, such as vaccinations, contraception, and cancer screenings. Adult children would no longer be able to stay on their parents' insurance and insurance companies could impose annual and lifetime limits on coverage.

After years of Republican failures to repeal and sabotage the ACA, more people [support](#) and rely on the ACA's protections and benefits than ever before. Last year, President Biden signed the Inflation Reduction Act into law, which builds on the strong foundation of the ACA by lowering premiums for working families. This past year, a record 16 million Americans enrolled in ACA coverage, and early snapshots of enrollment suggest even more are finding affordable coverage on the marketplaces this year.

If Republicans Get Their Way And The Affordable Care Act Is Repealed:

- **GONE:** Protections for over [xxx](#) Montanans with pre-existing conditions.
- **GONE:** [Four out of five](#) Americans now have health coverage for less than \$10 per month.
- **GONE:** [425,900](#) Montanans have coverage through Medicaid and CHIP.
- **GONE:** [7,000](#) Montana adult children under 26 are able to stay on their parents' insurance.
- **GONE:** Insurance companies are [banned](#) from charging women more for the same care as men.
- **GONE:** Key support for [rural](#) hospitals.
- **GONE:** [Ban](#) on insurance companies having annual and lifetime caps on coverage.
- **GONE:** Requirements that insurance companies cover [prescription drugs](#) and [maternity care](#).
- **GONE:** Improved access to care and [financial security](#) for families.

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

1. **More Than 53,000 Montanans Gained Health Coverage.** The start of 2023 saw 53,860 Montanans [enrolled](#) in comprehensive health coverage through the ACA Marketplaces.
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. Nearly [230,000](#) Montanans are saving an average of \$586 on monthly health insurance premiums. The Inflation Reduction Act

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. A total of 1,469,847 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 426,000 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 2021, insurance companies [returned](#) \$4,907,748 to policyholders in Montana.
- 6. Young Adults Can Stay On Their Parents' Plan Until Age 26.** Because of the ACA, 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 470,000 Montanans as of 2022, 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.