

Trump And MAGA Republicans Want To Put Californians' Lives At Risk

March 23, 2024 marks the 14th anniversary of the Affordable Care Act (ACA). Since President Obama signed the ACA into law in 2010, it has become woven into the fabric of our nation. Thanks to President Biden's efforts to lower the cost of health care, [21.4 million](#) Americans signed up for coverage through the Marketplaces for 2024 – including [1,784,653](#) in California. The Inflation Reduction Act has built on the law's strong foundation by lowering premiums for people who buy their own coverage by an average of [\\$2,400](#) a year per family. Four out of five people can find a plan that costs \$10 per month or less.

At the same time, [more than 23 million people](#) have gained health care coverage through the ACA's Medicaid expansion in 40 states and the District of Columbia, including [5,181,885](#) in California. Right now, [over 100 million](#) Americans rely on Medicaid or Marketplace coverage. Medicaid expansion has [decreased](#) income inequality, [increased](#) access to preventative care, and [saved lives](#).

Millions of Americans depend on the ACA in order to stay healthy and financially secure. It's not just about coverage. It includes a broad range of cost savings and protections that touch nearly every household in the country. For example, if the ACA is repealed, [over 100 million](#) Americans with pre-existing conditions could be denied coverage or charged more, [52 million](#) seniors would have to pay more for prescription drugs, and insurance companies would not be required to cover essential services like emergency room care and maternity care, or preventive care such as vaccinations, contraception, and cancer screening.

The ACA has survived countless repeal attempts, and now it's stronger than ever. Yet Republicans still want to destroy the ACA and all of its protections for over 100 million people with pre-existing conditions. Donald Trump has reignited his calls to repeal the ACA, promising to overturn the ACA at least [seven times](#) last year. As Trump is escalating his threats to repeal the ACA, Republicans in Congress and their allies are working overtime to dismantle reproductive care, hike premiums, slash Medicare and Medicaid, reverse recent coverage gains, and raise prescription drug costs for the American people.

President Biden has shown what it means to improve health care – he has lowered prescription drug and insurance costs, helped families connect to coverage, and taken on big drug companies and other corporate interests. The MAGA-Republican plan to gut health care will only take us backward and throw the entire health care system into chaos.

If Republicans Get Their Way And Repeal The Affordable Care Act:

- **GONE:** Protections for over [16,679,100](#) Californians with pre-existing conditions.
- **GONE:** Medicaid expansion, which covers [5,181,885](#) people in California.
- **GONE:** Quality, affordable coverage for over [1,784,653](#) Californians who signed up for a plan for 2024.
- **GONE:** Premium tax credits that make premiums affordable for people who purchase health care on the Marketplace, saving Californians an average of [\\$485](#).
- **GONE:** [5,613,302](#) seniors in California would have to [pay more](#) for prescription drugs because the Medicare 'donut hole' will be reopened.
- **GONE:** [13,852,804](#) Californians who have coverage through Medicaid and CHIP will face higher costs and disruptions to their medical care.
- **GONE:** More than [294,000](#) California 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:** [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.
- **GONE:** Key financial support to help [rural](#) hospitals stay open.

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

1. **More Than 1,784,653 Californians Gained Health Coverage.** The start of 2024 saw [1,784,653](#) Californians sign up for comprehensive health coverage through ACA Marketplaces.
2. **Tax Credits Are Available To Help People Afford Coverage.** [92 percent](#) of people receiving coverage through the Marketplace qualify for tax credits to help pay for their premiums. [Over 1 million](#) Californians are saving an average of [\\$733](#) 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. If these enhanced tax credits are allowed to expire at the end of 2025, premiums will increase by [\\$1,245](#) on average for an individual making \$60,000 in California and [\\$7,330](#) on average for a family of four making \$125,000 in California.

Table 1: California Marketplace Plan Selections By Congressional District

Congressional District	Marketplace Plan Selections	Plans Subsidized By Tax Credits
CA 01	22,630	21,190
CA 02	29,280	25,860
CA 03	28,980	26,330
CA 04	22,470	19,940
CA 05	24,480	22,020
CA 06	23,050	20,900
CA 07	21,870	19,590
CA 08	22,590	20,580
CA 09	24,370	22,340
CA 10	24,280	21,380
CA 11	26,230	21,550
CA 12	26,910	22,900
CA 13	22,380	20,780
CA 14	24,240	21,510
CA 15	23,000	20,620
CA 16	20,570	17,310
CA 17	22,220	19,520
CA 18	16,980	15,440
CA 19	26,110	23,280
CA 20	19,200	17,040
CA 21	18,440	16,910
CA 22	13,040	12,020
CA 23	15,870	13,810
CA 24	27,110	24,310
CA 25	23,830	22,230
CA 26	27,950	25,070
CA 27	20,610	17,260
CA 28	49,660	42,980
CA 29	27,570	23,330
CA 30	47,970	36,700
CA 31	31,760	28,020

CA 32	38,010	30,350
CA 33	16,900	15,010
CA 34	26,560	21,800
CA 35	24,820	22,120
CA 36	36,060	26,670
CA 37	21,370	17,400
CA 38	30,610	26,880
CA 39	17,220	15,230
CA 40	27,200	23,010
CA 41	24,850	21,110
CA 42	20,330	17,030
CA 43	18,200	15,920
CA 44	19,170	16,620
CA 45	27,270	23,900
CA 46	19,340	17,080
CA 47	33,920	27,690
CA 48	21,780	18,400
CA 49	26,930	21,950
CA 50	26,340	20,160
CA 51	21,110	17,310
CA 52	16,780	14,670

Source: Covered California, [2024 Open Enrollment and Renewal Net Plan Selection Profile](#)

3. **Expanded Medicaid Coverage To Thousands Of Californians.** The ACA expanded Medicaid for millions of Americans, including a total of [5,181,885](#) Californians. 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 Californians more, because of a pre-existing condition. Roughly [16,679,100](#) Californians have a pre-existing health condition, including [8,378,000](#) California women, who previously faced unfair price gouging even without a pre-existing condition. Without the ACA, Californians 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 Californians.** Insurance companies are required to issue rebates when they overcharge Californians. In 2021, insurance companies returned [\\$105,195,477](#) to California policymakers – an average of [\\$121](#) per person in California.
- 6. Young Adults Can Stay On Their Parents' Plan Until Age 26.** Because of the ACA, young adults in California 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 [17,951,800](#) Californians 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.