Trump And MAGA Republicans Want To Put Louisianians' 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 212,493 in Louisiana. 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 737,762 in Louisiana. 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 For example, if the ACA is repealed, over 100 million Americans with pre-existing conditions could be denied coverage or charged more, 52 million seniors would have to pay more for prescription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 1,921,000 Louisianians with pre-existing conditions.
- **GONE**: Medicaid expansion, which covers 737,762 people in Louisiana.
- **GONE:** Quality, affordable coverage for over 212,493 Louisianians 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 about 204,000 Louisianians an average of $681.
- **GONE**: 753,325 seniors in Louisiana would have to pay more for prescription drugs because the Medicare 'donut hole' will be reopened.
- **GONE:** 1,762,910 Louisianians who have coverage through Medicaid and CHIP will face higher costs and disruptions to their medical care.
- **GONE**: More than 34,000 Louisiana 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 Louisiana:

1. **More Than 212,493 Louisianians Gained Health Coverage.** The start of 2024 saw 212,493 Louisianians 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. Approximately 204,000 Louisianians are saving an average of $681 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 $2,534 on average for an individual making $60,000 in Louisiana and $10,975 on average for a family of four making $125,000 in Louisiana.

Table 1: Louisiana Marketplace Plan Selections By Congressional District

Congressional District	Marketplace Plan Selections	Plans Subsidized By Tax Credits
LA 01	35,000	33,000
LA 02	45,000	43,000
LA 03	36,000	35,000
LA 04	28,000	27,000
LA 05	35,000	34,000
LA 06	33,000	32,000

Source: Center for Medicare & Medicaid Services, OE 2024 HealthCare.gov Consumer Estimates by Congressional District

3. **Expanded Medicaid Coverage To Thousands Of Louisianians.** The ACA expanded Medicaid for millions of Americans, including a total of 737,762 Louisianians. 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 Louisianians more, because of a pre-existing condition. Roughly 1,921,000 Louisianians have a pre-existing health condition, including 982,000 Louisiana women, who previously faced unfair price gouging even without a pre-existing condition. Without the ACA, Louisianians 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 Louisianians.** Insurance companies are required to issue rebates when they overcharge Louisianians. In 2021, insurance companies returned $3,385,308 to Louisiana policymakers – an average of $55 per person in Louisiana.

6. **Young Adults Can Stay On Their Parents' Plan Until Age 26.** Because of the ACA, young adults in Louisiana 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 1,805,300 Louisianians 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.