

## Trump And MAGA Republicans Want To Put Texans' 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 [3,484,632](#) in Texas. 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. 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 For example, if the ACA is repealed, [over 100 million](#) Americans with pre-existing conditions could be denied coverage or charged more, [52 million](#) seniors would have to pay more for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 [11,579,100](#) Texans with pre-existing conditions.
- **GONE:** Quality, affordable coverage for over [3,484,632](#) Texans 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 3,350,000 Texans an average of [\\$540](#).
- **GONE:** [3,589,573](#) seniors in Texas would have to [pay more](#) for prescription drugs because the Medicare 'donut hole' will be reopened.
- **GONE:** [4,554,559](#) Texans who have coverage through Medicaid and CHIP will face higher costs and disruptions to their medical care.
- **GONE:** More than [205,000](#) Texas 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 Texas:*

- 1. More Than 3,484,632 Texans Gained Health Coverage.** The start of 2024 saw [3,484,632](#) Texans 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 3,350,000 Texans are saving an average of [\\$540](#) 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 [\\$1,340](#) on average for an individual making \$60,000 in Texas and [\\$7,599](#) on average for a family of four making \$125,000 in Texas.

**Table 1: Texas Marketplace Plan Selections By Congressional District**

Congressional District	Marketplace Plan Selections	Plans Subsidized By Tax Credits
TX 01	93,000	90,000

TX 02	84,000	80,000
TX 03	77,000	72,000
TX 04	84,000	80,000
TX 05	91,000	88,000
TX 06	82,000	80,000
TX 07	130,000	125,000
TX 08	116,000	112,000
TX 09	122,000	119,000
TX 10	69,000	65,000
TX 11	90,000	87,000
TX 12	72,000	70,000
TX 13	75,000	72,000
TX 14	74,000	72,000
TX 15	144,000	141,000
TX 16	95,000	92,000
TX 17	71,000	68,000
TX 18	121,000	118,000
TX 19	75,000	73,000
TX 20	89,000	87,000
TX 21	75,000	70,000
TX 22	112,000	107,000
TX 23	91,000	88,000
TX 24	66,000	62,000
TX 25	83,000	80,000
TX 26	75,000	71,000
TX 27	72,000	69,000
TX 28	115,000	113,000
TX 29	113,000	111,000
TX 30	93,000	90,000
TX 31	61,000	57,000
TX 32	103,000	98,000
TX 33	94,000	91,000
TX 34	129,000	128,000

TX 35	95,000	91,000
TX 36	82,000	79,000
TX 37	71,000	63,000
TX 38	96,000	91,000

Source: Center for Medicare & Medicaid Services, [OE 2024 HealthCare.gov Consumer Estimates by Congressional District](#)

3. **Expanded Medicaid Coverage To Millions Of Americans.** The ACA expanded Medicaid for millions of Americans, however Texas has failed to expand the program in the state. A total of [4,554,559](#) Texans are [enrolled](#) in Medicaid or CHIP, but even more would be eligible if the state had expanded coverage in 2010 with the passage of the ACA. 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 Texans more, because of a pre-existing condition. Roughly [11,579,100](#) Texans have a pre-existing health condition, including [6,139,000](#) Texas women, who previously faced unfair price gouging even without a pre-existing condition. Without the ACA, Texans 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 Texans.** Insurance companies are required to issue rebates when they overcharge Texans. In 2021, insurance companies returned [\\$68,935,441](#) to Texas policymakers – an average of [\\$114](#) per person in Texas.
6. **Young Adults Can Stay On Their Parents' Plan Until Age 26.** Because of the ACA, young adults in Texas 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 [13,854,500](#) Texans 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.