

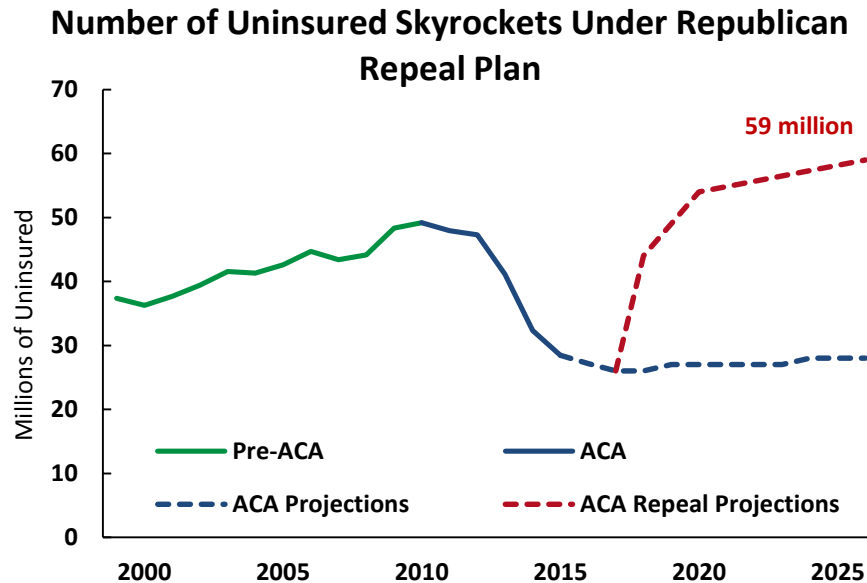


## Déjà Vu: Repeal and Run Still a Disaster

Over the course of the past six months, Americans have raised their voices to Congressional Republicans that their TrumpCare bills do not work for the American people. Now, Republicans are going back to their original rallying cry of repealing the Affordable Care Act (ACA) without a plan in place to provide adequate health care to millions of Americans.

The American people have rejected this proposal: *75 percent* of Americans say they do not support repealing the ACA without a plan in place.<sup>1</sup> “Repeal and run” is irresponsible and will have disastrous consequences for millions of people.

*32 Million More Uninsured.* Thanks to the ACA, 20 million more Americans now have health insurance than did in 2010.<sup>2</sup> Repealing the ACA does more than just undo the progress made under the past seven years. In the first year alone, 18 million people will immediately lose coverage, and by 2026, that figure would rise to 32 million.<sup>3</sup> Repealing the ACA would go beyond merely rolling back the progress and will ultimately drop an *additional* 12 million people from coverage compared to before ACA.



Source: Congressional Budget Office (CBO), Kaiser Family Foundation, and Current Population Survey, Annual Social and Economic Supplement  
Note: Number of individuals without health coverage under age 65; 1999-2015 data from Current Population Survey; 2016 data from Kaiser Family Foundation estimate; 2017-2026 data from 2017 CBO projections; Assumes that elimination of Medicaid expansion and marketplace subsidies occurs in 2020.

*Medicaid Expansion.* Thirty-one states and the District of Columbia have expanded Medicaid and received a total sum of \$68 billion in 2015 from the federal government to expand health coverage to their residents.<sup>4</sup> In these states, expansion now guarantees that a family of four making \$33,948 in 2017 has coverage, up from the previous cutoff of \$24,600.<sup>5</sup> Repealing the ACA would result in 5 million fewer people with coverage under Medicaid in the first year alone, increasing to 19 million by 2026.<sup>6</sup>

*Individual Market.* The Congressional Budget Office estimates that “repeal and delay” would cause premiums to double by 2026. Nationally, that means an increase of \$4,836 in annual premiums for a silver plan.<sup>7</sup> Additionally, the 9 million current Marketplace enrollees receiving an average monthly premium tax credit of \$371 would lose those credits and find their health care unaffordable.<sup>8</sup> Ten million people in the individual market will become uninsured in the first year, rising to 23 million in 2026.<sup>9</sup>

*Workers’ Coverage.* The 150 million Americans receiving employer-sponsored health insurance will also see their costs increase. Since the ACA slowed health cost growth, employer-sponsored health plan premiums are about \$3,600 lower than expected prior to health reform. Adding in reductions in out-of-pocket costs, families with employer coverage saved \$4,400 in 2016.<sup>10</sup> Three million people with employer-sponsored insurance will lose coverage in the first year.<sup>11</sup>

*Insurance Reforms.* Insurance companies will once again be able to discriminate against the up to 129 million Americans with pre-existing conditions and refuse to provide coverage for essential health benefits. They will be able to charge higher premiums, set annual or lifetime limits, exclude coverage for those pre-existing conditions, discriminate against women, or deny coverage outright.<sup>12</sup> Prior to the ACA, 62 percent of enrollees in the individual market did not have plans that covered maternity care.<sup>13</sup>

*Opioids Treatment and Behavioral Health.* Prior to the ACA, 34 percent of enrollees in individual plans had plans that did not cover substance use disorder services and nearly one-fifth had plans that did not cover behavioral health.<sup>14</sup> Thanks to the ACA’s guaranteed essential health benefits, 1.8 million people use behavioral health services through the individual marketplaces and Medicaid expansion, totaling almost \$5.5 billion in spending.<sup>15</sup> With Medicaid expansion playing a crucial role in the fight against the opioid epidemic, repeal will hurt the many people suffering with substance use disorders who received coverage thanks to the ACA.<sup>16</sup>

*Rural Communities.* Rolling back coverage gains for rural Americans under the ACA would mean 2.9 million rural Americans would lose their coverage.<sup>17</sup> Over ten years, the rise in the uninsured would increase uncompensated costs nationwide by \$1 trillion, or by 163 percent, likely hitting rural hospitals particularly hard due to their tight operating margins.<sup>18</sup> Rural communities also depend on hospitals for jobs—more than 40 percent of rural counties in the U.S. rely on hospitals for more than 10 percent of the employment in the county.<sup>19</sup>

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<sup>1</sup> <http://www.kff.org/health-costs/poll-finding/kaiser-health-tracking-poll-health-care-priorities-for-2017/>; 47 percent answered “No, should not vote to repeal” and 28 percent answered “Wait to vote to repeal the law until the details of replacement plan have been announced.”

<sup>2</sup> <https://obamawhitehouse.archives.gov/blog/2016/12/15/2017-economic-report-president>

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- <sup>3</sup> <https://www.cbo.gov/system/files/115th-congress-2017-2018/reports/52371-coverageandpremiums.pdf>
- <sup>4</sup> <http://www.kff.org/medicaid/state-indicator/medicaid-expansion-spending/?currentTimeframe=0&sortModel=%7B%22colId%22:%22Location%22,%22sort%22:%22asc%22%7D>
- <sup>5</sup> <https://aspe.hhs.gov/poverty-guidelines>
- <sup>6</sup> <https://www.cbo.gov/system/files/115th-congress-2017-2018/reports/52371-coverageandpremiums.pdf>
- <sup>7</sup> JEC Democratic Staff calculations based on data from <http://www.kff.org/health-reform/issue-brief/individual-insurance-market-performance-in-early-2017/>
- <sup>8</sup> <http://www.kff.org/health-reform/state-indicator/average-monthly-advance-premium-tax-credit-aptc>
- <sup>9</sup> <https://www.cbo.gov/system/files/115th-congress-2017-2018/reports/52371-coverageandpremiums.pdf>
- <sup>10</sup> <https://obamawhitehouse.archives.gov/blog/2016/12/15/2017-economic-report-president>
- <sup>11</sup> <https://www.cbo.gov/system/files/115th-congress-2017-2018/reports/52371-coverageandpremiums.pdf>
- <sup>12</sup> <https://obamawhitehouse.archives.gov/blog/2016/12/15/2017-economic-report-president>
- <sup>13</sup> <https://aspe.hhs.gov/basic-report/essential-health-benefits-individual-market-coverage>
- <sup>14</sup> Ibid.
- <sup>15</sup> <https://www.hcp.med.harvard.edu/sites/default/files/Key%20state%20SMI-ODU%20v3corrected.pdf>
- <sup>16</sup> <https://www.jec.senate.gov/public/index.cfm/democrats/2017/3/medicaid-plays-key-role-in-fight-against-opioid-and-heroin-epidemic>
- <sup>17</sup> <http://www.thirdway.org/one-pager/american-health-care-act-devastating-for-rural-america>
- <sup>18</sup> [http://www.urban.org/sites/default/files/publication/86916/2001046-the-impact-on-health-care-providers-of-partial-aca-repeal-through-reconciliation\\_1.pdf](http://www.urban.org/sites/default/files/publication/86916/2001046-the-impact-on-health-care-providers-of-partial-aca-repeal-through-reconciliation_1.pdf)
- <sup>19</sup> [https://www.jec.senate.gov/public/\\_cache/files/c875b293-aa4e-410e-84e6-485963ca5cbc/medicaid-rural-hospitals-and-seniors.pdf](https://www.jec.senate.gov/public/_cache/files/c875b293-aa4e-410e-84e6-485963ca5cbc/medicaid-rural-hospitals-and-seniors.pdf)