What’s at Stake?

What we’ll lose if the Affordable Care Act is repealed

Marketplace
- The ACA created the Health Insurance Marketplace. It helps individuals and families shop for insurance and enroll. Over 230,000 Ohioans enrolled in insurance on the Marketplace for 2017.
- Tax credits help make insurance more affordable for 85% of Marketplace consumers.

Medicaid
- Medicaid is health insurance for people with a low income. Under the ACA, Ohio expanded Medicaid so that more low-income adults can get covered. 700,000 Ohioans gained coverage through the expansion of Medicaid.
- People who are enrolled through the Medicaid expansion have fewer unmet health needs and fewer trips to the ER. Enrollees said that Medicaid makes it easier for them to work or to look for a job. It’s easier for them to meet their basic needs like buying food and paying their rent or mortgage.

Pre-existing conditions
- If the ACA is repealed, 5.1 million Ohioans with pre-existing conditions such as asthma, diabetes, or cancer could once again be denied or charged more for coverage.

Young Adults
- Under the ACA, parents may keep their children on their health care insurance until the child is 26.

Health Insurance for Women
- Before the ACA, insurance companies regularly charged women as much as 50% more for the same coverage. Now, a woman can’t be forced to pay more for her insurance than a man.
- Under the ACA, coverage for maternity care is guaranteed without extra cost to women.

Caps on Coverage
- Before the ACA, insurance companies might only pay up to a certain amount for someone’s health care in a year or in someone’s lifetime. More than 105 million people were helped by the ACA’s ban on lifetime limits.

Preventive Services
- Services that help keep people healthy, like immunizations and cancer screenings, must be covered in most plans with no cost to the patient.

Insurance Profits
- Insurance companies must spend most of the insurance premium money they get on care and quality improvement. If an insurance company does not spend enough on improving and providing care, the company must pay money to patients.
Replacement Plan Checklist:
What we need from a plan to replace the ACA

Before Congress throws out your rights that protect your family’s health, make sure they have a better plan. Any replacement plan must:

- Preserve health insurance coverage for those who have it while continuing to decrease the number of people without health insurance.
- Make sure premiums, copays, and deductibles are more affordable than they are now.
- Make sure that health coverage is at least as comprehensive as what people have under the ACA.
- Maintain federal funding and eligibility for Medicaid so that low-income Ohioans can stay healthy and financially secure.
- Prevent discrimination against people with pre-existing conditions, making sure they can’t be denied or charged more for coverage.
- Allow young adults to stay on their parents’ health insurance plan while they finish their education and start their careers.
- Prevent insurance companies from charging women more than men for the same coverage.
- Prevent insurance companies from making health coverage unaffordable for older adults.
- Protect consumers from losing coverage when they need it the most by banning annual or lifetime limits on coverage.
- Guarantee free preventive services that keep people healthy, like immunizations and cancer screenings.
- Make sure everyone has an equal chance at health.

Before Congress rips apart the Affordable Care Act without a better replacement, let them know that you won’t accept any replacement plan that doesn’t meet these requirements.

Adapted from materials by Families USA

Revised 2/9/2017