

PROTECT OUR CARE

Celebrating 14 Years of the Affordable Care Act

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Special Online Resources

[The MAGA Republican War on Health Care](#)

[The GOP Health Care Plan: It's Worse Than You Think](#)

[Donald Trump Escalates Threats to Repeal the ACA and Rip Health Care Away From Millions](#)

[Navigator Polling](#)

[Affordable Care Act Enrollment Soars With Record 21.3 Million Signing Up For Coverage](#)

[Open Enrollment Number Comparison By State](#)

[Digital Toolkit](#)

Introduction: March 23 Marks The Fourteenth Anniversary of the Affordable Care Act

The anniversary of the Affordable Care Act (ACA) is a critical opportunity to remind the American people how Democrats have lowered health care costs and protected people with pre-existing conditions, how Democrats are working to lower costs for more people, and how MAGA Republicans are working to rip all of that progress away.

Democrats are continuing to fight to lower health care costs for every American and protect the ACA for years to come. Thanks to the Inflation Reduction Act, millions of Americans are saving money on premiums and have the care they need to stay healthy.

Polling continues to show [all-time high support](#) for the ACA (61 percent). Voters view President Biden's efforts to lower health care costs as his #1 accomplishment, and [80 percent](#) of voters across party lines say that health care is an important factor in who they will be voting for in the next election. Voters also overwhelmingly support Democrats' plans to build on the ACA.

No other issue has the power to bring Americans together in this way. For years, rising health care costs have been on the top of people's minds, and they have been a core part of the public's economic concerns. People want lower costs and better care – no matter their zip code, race/ethnicity, age, or other demographic characteristics. Lowering health care costs is the

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strongest accomplishment Democrats can point to for delivering economic relief, with [96 percent](#) of Americans agreeing that lowering drug prices “is an important way to help people afford the cost of living.” It should be a key part of every Democrat’s conversation about the economy and the cost of living.

At the same time, President Biden and Democratic lawmakers are fighting the GOP war on health care. Donald Trump has fully reignited his war on the ACA. Repealing the ACA would eliminate protections for people with pre-existing conditions, rip away health insurance from millions of Americans, and would drive up costs for millions more. Unlike Democrats’ health care policies, the Republican plan for health care – repealing the ACA, expanding access to junk plans that don’t cover pre-existing conditions, and continuing the Trump-era sabotage of key ACA provisions – is widely rejected by voters.

This anniversary is a big deal, providing an opportunity for Democrats to take a victory lap and highlight the steps taken to lower health care costs across the nation. **We urge all members to take advantage of this momentous occasion to educate your constituents on these issues.**

Protect Our Care can help host both in-person and virtual events in many areas around the country, provide fact sheets, and identify local storytellers. Throughout the year, Protect Our Care will be holding events nationally and in states and will reach out to your offices when applicable. Read more about some of our recent events across the nation [here](#).

Here’s a closer look at how your team can get involved:

- **Host a virtual or in-person event:** Protect Our Care can help manage the logistics of hosting an event with a doctor, health care advocate, or patient storyteller.
- **Draft an Op-Ed:** Protect Our Care can provide a template to modify for local and national outlets.
- **Create an explainer video:** Create a direct-to-camera video with your boss. See our digital toolkit for a sample video that you could share or use to create your own in addition to other social media messaging.

If you would like to work with Protect Our Care, please contact Anne Shoup at ashoup@protectourcare.org.

Key Messaging: While Democrats Deliver Lower Costs and Better Care, Republicans Reignite War on Health Care

Lowering Health Care Costs Is A Top Priority

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President Biden and Democrats in Congress have fought tirelessly to lower costs for working people, middle-class families, and seniors. Bringing down the cost of health care helps keep food on the table and a roof over the heads of millions of people.

The Inflation Reduction Act is saving Americans thousands of dollars on health care by holding big drug companies accountable and bringing down the cost of prescription drugs, making health care plans more affordable with premium tax credit subsidies, and capping the price of insulin at \$35 per month for people on Medicare.

- **Real relief is here.** A record [21.3 million](#) people signed up for coverage under the Affordable Care Act (ACA) marketplaces for 2024, seniors are saving on insulin and vaccine costs and have a new, lower out-of-pocket cap on prescription drugs, and Medicare is negotiating lower prices for some of the costliest drugs on the market.

The American people are loud and clear: reducing the cost of health care is a top priority. After three years of economic uncertainty, Americans are still worried about filling their refrigerators and paying the bills. Democrats have an answer to these concerns.

- **It's an economic issue.** Polling from Hart Research shows that [96 percent](#) of Americans agree that lower drug prices "is an important way to help people afford the cost of living," and nearly three-quarters of Americans favor Democrats' move to pass Medicare negotiation.
- **It's a voting issue.** Health care is a kitchen table issue that receives strong support from a majority of voters, whether they live in red or blue states, or rural, suburban, or urban zip codes. In every election since 2018, voters have gone to the polls [prioritizing](#) better health care and lower costs. [80 percent](#) of voters across party lines say that health care is an important factor in who they will be voting for in the next election.

The actions President Biden and Congressional Democrats have taken on health care are extremely popular. [Navigator polling](#) from October 2023 reveals that voters view lowering drug costs as President Biden's #1 accomplishment. The poll specifically named giving Medicare the power to negotiate lower drug costs and capping insulin costs for seniors at \$35 per month, which were both included in the Inflation Reduction Act.

Democrats Want To Do More To Lower Costs

Democrats are working to build on the ACA. President Biden and Democrats are working to lower prescription drug prices and insurance costs for more people, expand affordable health

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care coverage through the ACA and Medicaid, and protect health care for seniors and families for years to come.

Democrats are committed to protecting and expanding the ACA. Fourteen years after it was signed into law, a record 21.3 million people have enrolled in ACA coverage for 2024 through the exchanges thanks to the hard work of President Biden and Democrats in Congress. By passing the Inflation Reduction Act, Democrats helped millions of families find a plan at little to no cost. Additionally, the Biden administration made historic investments in education and outreach to make it easier for people to enroll.

Voters support Democratic priorities on health care, like expanding Medicare's power to negotiate drug prices and capping insulin costs for everyone. Navigator polling from February 2024 [found](#) that voters overwhelmingly support liberal health care policies, [particularly](#) expanding the prescription drug savings in the Inflation Reduction Act.

- **Reps. Pallone, Neal, and Scott are championing the Lowering Drug Costs for American Families Act.** Congress is now considering a plan to lower costs even more by expanding those reforms to the broader health insurance market, not just seniors. Read more: [the Lowering Drug Costs for American Families Act](#).

The Republican Agenda: Hike Costs And Rip Away Health Care

Republicans are continuing their fight to reverse all of the progress made by Democrats and the Biden-Harris administration. Trump is escalating his threats to repeal the ACA while Republican lawmakers 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.

- **Last year, the GOP laid bare their plans for American health care: they are going to fight tooth and nail to raise costs even higher, deny coverage to millions of people, and slash funding for critical programs.** In 2023 alone, Republicans tried to repeal the Inflation Reduction Act's measures that make prescription drugs more affordable for seniors, impose burdensome Medicaid paperwork requirements designed to throw people off of coverage and weaken protections for over 100 million people with pre-existing conditions.
- **The GOP FY 2025 budget resolution includes more than \$2 trillion in cuts to mandatory health spending, which largely reflects drastic cuts to Medicaid.** Additionally, the GOP budget includes a [proposal](#) to institute work requirements for Medicaid and an attack on Medicare drug price negotiations in the guise of supporting "medical innovation."

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FACT SHEET: 14 Years Later, The Affordable Care Act Is Woven Into the Fabric of America

Next week marks the 14th anniversary of the passage of the Affordable Care Act (ACA). Since President Obama signed the ACA into law on March 23, 2010, it has become woven into the fabric of our nation. Thanks to President Biden's efforts to lower the cost of health care, a record-breaking [21.3 million](#) Americans signed up for coverage through the Marketplaces for 2024. 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.

At the same time, [about 24 million people](#) have gained health care coverage through the ACA's Medicaid expansion. Right now, one in four Americans are covered by Medicaid or the Children's Health Insurance Program (CHIP). 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 preventative 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. 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.

14 years ago, not a single Republican voted for the ACA and since then, they have continuously called for repeal. In 2016, Republicans passed the Restoring Americans' Healthcare Freedom Reconciliation Act of 2015, only to be vetoed by President Obama. 2017 brought [numerous attempts](#) at repeal all of which failed to pass and become law.

Yet the threats did not stop there. Several Republican candidates up for election in 2024 have campaigned on overturning the ACA. Donald Trump alone has promised to overturn the ACA at least [seven times](#) last year.

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President Biden has shown what it means to make health care better – 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 backwards and throw the entire health care system into chaos.

How Health Coverage Has Expanded 14 Years After The Affordable Care Act:

- **GAINED:** About [46 million](#) people have health coverage thanks to the Affordable Care Act.
- **GAINED:** [40 states plus the District of Columbia](#) have expanded Medicaid, which is now covering about [24 million](#) people.
- **GAINED:** [21.3 million](#) people signed up for Marketplace coverage for 2024.
- **GAINED:** [Over 1.2 million](#) people are enrolled in their states' Basic Health Program.
- **GAINED:** [85.8 million](#) Americans have coverage through Medicaid and CHIP, including [38.8 million](#) kids.
- **GAINED:** Thousands of [lives saved](#) from Medicaid expansion.
- **GAINED:** Children can stay on their parent's plans until age 26.

How Families' Health Care Costs Are Lower 14 Years After The Affordable Care Act:

- **GAINED:** [5 million](#) Americans newly signed up for a Marketplace plan for 2024.
- **GAINED:** Four out of five enrollees have a plan for under \$10 a month.
- **GAINED:** Record savings, with individuals saving an average of \$800 annually and families saving an average of [\\$2,400](#) annually on coverage.
- **GAINED:** All plans must cover preventive care at [no out-of-pocket cost](#) to patients.
- **GAINED:** Insurance companies are required to cover essential benefits including [prescription drugs](#) and contraception, which benefits [over 220 million](#) Americans with private coverage.
- **GAINED:** Improved access to care and [financial security](#) for families.
- **GAINED:** Over [9 million](#) Americans have gained coverage since President Biden took office.

How Patient Protections Are Strengthened 14 Years After The Affordable Care Act:

- **GAINED:** Protections for [more than 100 million Americans](#) with pre-existing conditions.
- **GAINED:** A [ban](#) on insurance companies charging women more for the same care as men.
- **GAINED:** A [ban](#) on insurance companies imposing annual and lifetime caps on coverage.
- **GAINED:** Reduced disparities and [improved](#) health outcomes for communities of color, rural Americans, people with disabilities, and more.

A closer look at how the Affordable Care Act is lowering health care costs across the country:

About 46 Million Americans Have Affordable Health Coverage. Because of the ACA, about [46 million](#) Americans have health coverage through the Marketplace, Medicaid, or CHIP.

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More Than 21.3 Million People Signed Up For Coverage They Can Afford Through The Marketplace. In 2024, a record-breaking [21.3 million](#) people who buy insurance on their own signed up for health coverage through the ACA Marketplace. This is the highest number of Americans to ever enroll during an Open Enrollment Period and it is thanks to policies that lowered premiums in President Biden’s American Rescue Plan and Inflation Reduction Act. Families are now saving an average of [\\$2,400](#) a year on their health insurance premiums.

Americans Are Saving More Than Ever On Health Care Premiums. Most people receiving coverage through the Marketplace qualify for tax credits to help pay for their premiums, and the American Rescue Plan and Inflation Reduction Act made these savings more generous and available to more people. Four out of five people enrolling in a Marketplace plan have a plan for [less than \\$10](#). The Inflation Reduction Act builds on the ACA by ensuring all enrollees never pay more than [8.5 percent](#) of their household income on premiums. The Inflation Reduction Act expanded the eligibility for premium tax credits above 400 percent of the federal poverty level through 2025 – [roughly](#) \$54,000 for a single person or \$111,000 for a family of four. Previously, families earning more than 400 percent of the federal poverty level spent an average of [15 percent](#) of their incomes on health insurance. Americans earning up to [150 percent](#) of the federal poverty level (roughly \$20,000 for a single person and \$41,000 for a family of four) who buy their coverage on the Marketplace are able to enroll in a plan with \$0 premiums.

Lower Health Costs Have 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.

Prescription Drugs Are Considered Essential. Thanks to the ACA, insurers have to cover what are known as “essential health benefits,” and that includes [prescription drugs](#). This required all health insurance plans to cover at least one drug in every category and class of approved medicines.

More Than 60 Million Gained Access To Birth Control With No Out-Of-Pocket Costs. The ACA guarantees that private health plans cover [all FDA-approved forms](#) of contraception and make them available to [58 million](#) patients with no out-of-pocket costs. More than 99 percent of sexually active women have used contraceptives at some point in their lifetimes, and approximately [60 percent](#) of women of reproductive age currently use at least one birth control method. In addition to increasing access to this essential treatment, this ACA provision has saved money for women and their families: women saved [\\$1.4 billion](#) on birth control pills alone in 2013.

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A closer look at how the Affordable Care Act is protecting patients across the country:

Over 100 Million Americans With Pre-Existing Conditions Are Protected. Because of the ACA, insurers in the individual market can no longer drop or deny coverage, or charge more because of a pre-existing condition. [Over 100 million](#) Americans have a pre-existing health condition. Without the ACA, millions of Americans 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.

The ACA Guarantees 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. Before the ACA, individual market plans often [failed](#) to cover these basic, and oftentimes preventive, health services.

The ACA Ended Annual And Lifetime Limits, Including For People With Employer-Based Coverage. Thanks to the ACA, insurers can [no longer](#) put annual or lifetime limits on the care you receive. At the time the ACA was passed, [91 million](#) Americans had health care through their employers that imposed lifetime limits. Many such plans capped benefits at \$1 million, functionally locking people with complex medical needs out of coverage. [179 million](#) Americans with employer coverage are protected from lifetime limits, in addition to the millions with ACA Marketplace coverage.

Women Can No Longer Be Charged More Than Men. Because of the ACA, insurers can no longer charge women more than men for the same coverage, and insurers are now required to cover important health benefits like maternity care. Before the ACA, only [12 percent](#) of individual market plans offered maternity care. The ACA established maternity coverage as one of the ten [essential](#) health benefits required on all new individual and small group policies. The American Rescue Plan created a pathway to coverage for pregnant Americans, allowing states to extend [postpartum coverage](#) under Medicaid from 60 days to 12 months following pregnancy. The United States has the highest rate of maternal mortality in the industrialized world, with [30 percent](#) of maternal deaths occurring between six weeks and one year following delivery, after Medicaid coverage has ended.

LGBTQI+ Americans Are Protected From Discrimination By Health Insurance Companies. Republicans have worked to sabotage the Biden administration's efforts to [require](#) health insurance plans offered through the ACA to include sexual orientation and gender identity as protected characteristics. LGBTQI+ Americans are [more likely](#) to be without health insurance than straight individuals. According to a Center for American Progress survey, in 2019, the LGBTQI+ uninsured rate was [20 percent](#) in holdout states, compared to 8 percent in states that adopted Medicaid expansion. Access to affordable, quality health care plans under the ACA and

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its expansion under the American Rescue Plan and Inflation Reduction Act help combat the number of LGBTQI+ Americans who are uninsured. Premium subsidies made available by the ARP helped [nearly 210,000](#) LGBTQI+ enrollees have access to zero-premium plans.

[A closer look at how the Affordable Care Act is expanding health care access across the country:](#)

States Have The Option To Expand Medicaid. Because of the ACA, states can expand Medicaid to millions of adults who previously did not qualify for affordable health care. [24.3 million](#) Americans were enrolled in Medicaid thanks to Medicaid expansion. Between 2013 and 2020, states that expanded their programs saw a [33.9 percent](#) increase in Medicaid enrollment.

Rural Hospitals Benefit From Medicaid Expansion And Lower Premiums. Through lower premiums and expanded Medicaid, the ACA has profoundly reduced uncompensated care costs, which are often the direct result of individuals who are uninsured or underinsured. [Studies](#) published in 2021 found that Medicaid expansion resulted in hospitals receiving higher reimbursements and decreased uncompensated care costs. In 2019, uncompensated care costs in expansion states were [less than half](#) of those in non-expansion states. Compared to 2013, hospitals' uncompensated care costs decreased by more than [\\$14 billion](#) in 2017, or 26 percent.

Medicaid Expansion Improved Health Outcomes And Saved Lives. A study published in the Journal of Health Economics found that Medicaid expansion [reduced all-cause mortality](#) in people aged 20 to 64 by [3.6 percent](#). According to the Center on Budget and Policy Priorities, Medicaid expansion saved the lives of [19,200 older adults](#) aged 55 to 64 between 2014 and 2017. At the same time, 15,600 older adults died prematurely as a result of their state's decision not to expand the program.

Children Benefit From Medicaid Expansion. When parents have health insurance, their children are more likely to be insured. A study in Health Affairs found that [710,000 children](#) gained public coverage as a result of their parents enrolling in Medicaid between 2013 and 2015.

Medicaid Expansion Leads To Decrease In Income Inequality. A January 2021 [study](#) found the ACA helped reduce income inequality across the board, but far more dramatically in Medicaid expansion states. The bottom 10th percentile of earners in Medicaid expansion states saw a [22.4 percent](#) boost in their income, compared to 11.4 percent in non-expansion states. A 2019 study [found](#) that Medicaid Expansion also caused a "significant" reduction in poverty.

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A closer look at how the ACA improves access to preventive services and reduces racial inequity:

ACA Requires Free Preventive Care. Because of the ACA, health plans must cover preventive services – like flu shots, cancer screenings, contraception, and mammograms – at no cost to consumers. This includes the [179 million](#) Americans with 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. Preventive care is essential to comprehensive coverage and 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.

Medicaid Expansion Leads To Expansion In Available Preventive Care Services. Medicaid expansion has helped patients access preventive care, including [colon cancer screenings](#). Expansion has also increased [patient access to kidney transplants](#) and made [diabetes medication more affordable](#) for low-income patients. The program was also tied to [earlier diagnoses](#) of colorectal cancer and [reducing](#) diabetes-related amputations.

Preventive Care Has Reduced Racial Disparities In Health Outcomes. Access to preventive care starts with access to affordable coverage. The ACA led to historic reductions in racial disparities in access to health care, but racial gaps in insurance coverage [narrowed the most](#) in states that adopted Medicaid expansion. The ACA significantly reduced racial disparities in the share of people who went without care because of cost.

Medicaid Expansion Has Led To Improvements To Infant And Maternal Health. Whether coverage comes from Medicaid expansion or increased access to affordable coverage on the ACA Marketplace, coverage improves infant and maternal mortality outcomes. One [study](#) found that reductions in maternal mortality in expansion states were concentrated among Black mothers, “suggesting that expansion could be contributing to decreasing racial disparities in maternal mortality.” Expansion has also been tied to [improving](#) health outcomes for Black babies, significantly reducing racial disparities in low birth weight and premature birth.

Preventive Care Leads To Improvements In Disease-Specific Diagnosis And Treatment. A [2017](#) study called preventive care “one of the most important health care strategies to facilitate early diagnosis and treatment, improve quality of life, and prevent premature death.” Access to preventive care through Medicaid expansion [reduced](#) racial disparities in cancer care and resulted in earlier diagnosis and treatment for Black patients. According to the Center for American Progress, Black women were [more likely](#) to receive care because of the ACA.

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FACT SHEET: Repealing the ACA Means Ripping Away Critical Benefits and Protections From Tens of Millions of Americans

Not Only Would Millions Lose Coverage, but the Entire Health Care System Would Be Thrown Into Chaos

Recently, Republicans have echoed Donald Trump's [latest calls](#) to "terminate" the Affordable Care Act (ACA). The MAGA GOP refuses to give up their war on health care, despite the ACA being more popular than ever with a [record number of signups](#). The consequences of ACA repeal would touch nearly every household in the country: in addition to around 46 million losing coverage, [over 100 million](#) Americans with pre-existing conditions would lose critical protections, [52 million](#) seniors would have to pay more for prescription drugs, and insurance companies would not be required to cover preventative care, such as vaccinations, contraception, and cancer screenings, and once again impose annual and lifetime limits on benefits and charge women more.

Fourteen years after it was signed into law, the ACA is now woven into the fabric of our lives. Millions of Americans depend on the ACA in order to stay healthy. At a time when [more people](#) are covered by the ACA than ever before, the consequences would be devastating, particularly for women, people of color, older adults, people who live in rural areas, people with disabilities, and the LGBTQI+ community.

If The Affordable Care Act Is Repealed:

- **GONE:** Protections for [more than 100 million](#) Americans with pre-existing conditions, including [54 million](#) people with a pre-existing condition that would make them completely uninsurable.
- **GONE:** Medicaid expansion, which covers [about 24 million](#) people.
- **GONE:** Quality, affordable coverage that over [21.3 million](#) people who buy insurance on their own.
- **GONE:** Premium tax credits that make premiums affordable for [80 percent](#) of people who purchase health care on the marketplace.
- **GONE:** [52 million](#) seniors would have to [pay more](#) for prescription drugs because the Medicare 'donut hole' will be reopened.
- **GONE:** Critical funding for rural hospitals.
- **GONE:** [66.7 million](#) Medicare beneficiaries will face higher costs and disruptions to their medical care.
- **GONE:** [2.3 million](#) 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

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- **GONE:** Ban on insurance companies having annual and lifetime caps on coverage.
- **GONE:** Requirements that insurance companies cover prescription drugs and maternity care.

Republican Threats Could Lead To About 46 Million People Losing Their Coverage

- **About 46 Million People Would Risk Losing Coverage.** If Republicans succeed in repealing the ACA, about [46 million](#) people will risk losing their coverage. Over 21 million people signed up for ACA marketplace coverage for 2024, over [around 24 million](#) people are enrolled in Medicaid expansion coverage available due to the ACA, and another [1.2 million people](#) have coverage through the ACA's Basic Health Program.
- **The Uninsured Rate Would Increase By 69 Percent.** Repealing the ACA would increase the number of uninsured Americans from 26.6 million to 61.6 million, according to 2020 data. Americans of [all ages](#) would be impacted by coverage losses:
 - **1.7 million children would become uninsured**, an increase of 48 percent.
 - **4.9 million young adults aged 19 to 26 would become uninsured**, an increase of 76 percent.
 - **8.8 million adults aged 27 to 49 would become uninsured**, an increase of 60 percent.
 - **5.6 million million older adults aged 50 to 64 would become uninsured**, an increase of 95 percent.

Overturning The ACA Would Worsen Racial Disparities In Health

The uninsured rate for Black Americans would [spike](#) to 20 percent, 32 percent for American Indian/Alaska Natives, 17 percent for Asian/Pacific Islanders, and 33 percent for Hispanics -- compared to 13 percent for white Americans.

- **3.1 Million Black Americans Would Lose Coverage.** The Urban Institute estimates that [3.1 million Black Americans](#) would become uninsured if the ACA were overturned. According to the Center on Budget and Policy Priorities, the ACA helped lower the uninsured rate for nonelderly African Americans [by more than one-third](#) between 2013 and 2016 from 18.9 percent to 11.7 percent.
- **5.4 Million Latinos Would Lose Coverage.** The percentage of people gaining health insurance under the ACA was higher for Latinos than for any other racial or ethnic group in the country. According to a study from [Families USA](#), 5.4 million Latinos would lose coverage if Republicans repeal the ACA.

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- **1.3 Million Asian Americans, Native Hawaiians, and Pacific Islander Americans Would Lose Coverage.** [1.3 million Asian Americans, Native Hawaiians, and Pacific islander Americans](#) would become uninsured if the ACA were overturned, according to estimates from the Urban Institute. Research [shows](#) the ACA cut uninsurance rates among Asian Americans by more than half—from nearly 20 percent to just under 8 percent -- eliminating coverage disparities with white Americans.
- **488,000 American Indians And Alaska Natives Would Lose Coverage.** According to the Urban Institute, the uninsurance rate for American Indians and Alaska Natives would [more than double](#) in 10 states if the ACA is overturned. Nationwide, 488,000 would lose coverage.

Republicans Want To Give Insurance Companies The Power To Deny Or Drop Coverage Because Of A Pre-Existing Condition

Before the Affordable Care Act, insurance companies routinely denied people coverage because of a pre-existing condition or canceled coverage when a person got sick. Now insurance companies could have the license to do this again.

- A 2010 congressional report found that the top four health insurance companies [denied coverage to one in seven consumers](#) on the individual market over a three-year period.
- A 2009 congressional report found that some of the largest insurance companies had retroactively canceled coverage for [20,000 people](#) over the previous five-year period.
- The Kaiser Family Foundation estimates that [54 million people](#), or 27% of adults aged 18 to 64, have a condition that would have been grounds for coverage denial in the pre-ACA marketplace.

Coronavirus Could Be Considered A Pre-Existing Condition. Without the ACA, millions of Americans who have contracted the coronavirus 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.

Conditions That Could Cost You Your Care:	Jobs You Could Be Denied Coverage Because Of:	Medications That You Could Be Denied Health Care For Taking:
<ul style="list-style-type: none"> ● AIDS/HIV ● Alcohol/Drug Abuse 	<ul style="list-style-type: none"> ● Active military personnel ● Air traffic controllers 	<ul style="list-style-type: none"> ● Anti-arthritic medications ● Anti-diabetic medications

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<ul style="list-style-type: none"> • Cerebral Palsy • Cancer • Heart Disease • Diabetes • Epilepsy • Kidney Disease • Epilepsy • Sleep Apnea • Pregnancy • Muscular Dystrophy • Depression • Eating Disorders • Bipolar Disorder 	<ul style="list-style-type: none"> • Bodyguards • Pilots • Meat packers • Taxi cab drivers • Steel metal workers • Law enforcement • Oil and gas exploration • Scuba divers 	<ul style="list-style-type: none"> (including insulin) • Anti-cancer medications • Anti-coagulant and anti-thrombotic medications • Medication for Autism • Anti-psychotics • Medications for HIV/AIDS • Growth hormone • Medication used to treat arthritis, anemia, and narcolepsy • Fertility Medication
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Source: Kaiser Family Foundation, [2016](#); [2019](#)

Republicans Want To Give Insurance Companies The Power To Charge You More, While Their Profits Soar

- **Premium Surcharges Could Once Again Be In The Six Figures.** Republican threats to repeal the ACA could mean insurance companies once again could charge people more because of a pre-existing condition. The 2017 House-passed repeal bill had a similar provision, and an analysis by the Center for American Progress found that insurers could charge up to [\\$4,270 more for asthma](#), [\\$17,060 more for pregnancy](#), [\\$26,180 more for rheumatoid arthritis](#) and [\\$140,510 more for metastatic cancer](#).
- **Women Could Be Charged More Than Men For The Same Coverage.** Prior to the ACA, women were often charged higher premiums on the nongroup market than men were charged for the same coverage.
- **People Over The Age of 50 Would Face A \$4,000 “Age Tax.”** Without the ACA, insurance companies could charge people over 50 more than younger people. The Affordable Care Act limited the amount older people could be charged to three times more than younger people. If insurers were to charge five times more, as was proposed in the 2017 Republican repeal bill, that would add an average “age tax” of [\\$4,124](#) for a 60-year-old in the individual market, according to AARP.
- **80 Percent of People With Marketplace Coverage Would Pay More.** If the ACA is repealed, consumers would no longer have access to tax credits that help them pay their marketplace premiums, meaning [80 percent](#) of people who have marketplace coverage would see price increases.

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- **Seniors Would Have To Pay More For Prescription Drugs.** Republicans' plan to repeal the ACA, would make [52 million](#) seniors pay more for prescription drugs because the Medicare "donut" hole would be reopened.
- **Nearly 67 Million Medicare Beneficiaries Could Face Higher Costs.** In addition to paying more for preventive care and prescription drugs, [66.7 million](#) Medicare beneficiaries could [face higher premiums](#) without the cost-saving measures implemented under the ACA. If Republicans are successful, seniors will also face less coordinated care.
- **Insurance Companies Would Not Have To Provide The Coverage You Need.** The Affordable Care Act made comprehensive coverage more available by requiring insurance companies to include "essential health benefits" in their plans, such as maternity care, hospitalization, substance abuse care, and prescription drug coverage. Before the ACA, people had to pay extra for separate coverage for these benefits. For example, in 2013, [75 percent](#) of non-group plans did not cover maternity care, [45 percent](#) did not cover substance abuse disorder services, and [38 percent](#) did not cover mental health services. [Six percent](#) did not even cover generic drugs.

Republicans Want To Give Insurance Companies The Power To Limit The Care You Get, Even If You Have Insurance Through Your Employer

- **Insurers Could Reinstate Lifetime And Annual Limits On 179 Million Privately Insured Americans.** Repealing the Affordable Care Act means insurance companies would be able to impose [annual and lifetime limits](#) on coverage for those insured through their employer or on the individual market. In 2009, [nearly 6 in 10](#) (59%) covered workers' employer-sponsored health plans had a lifetime limit, according to the Kaiser Family Foundation.
- **Americans Could Once Again Have To Pay For Preventive Care.** Because of the ACA, health plans must cover preventive services – like flu shots, cancer screenings, contraception, and mammograms – at no cost to consumers.
- **Employers Could Eliminate Out-Of-Pocket Caps, Forcing Employees To Pay More For Care.** Under the ACA, health insurers and employer group plans must cap the amount enrollees pay for health care each year. If the law is overturned, these cost-sharing protections would be eliminated. The ACA also [barred](#) employer plans from imposing waiting periods for benefits that last longer than three months.

Republicans Want To End Medicaid Expansion

PROTECT OUR CARE

- **Around 24 Million People Enrolled Through Medicaid Expansion Would Lose Coverage.** Around [24 million](#) people are enrolled in Medicaid expansion coverage available due to the ACA across 40 states and the District of Columbia.
- **Access To Treatment Would Be In Jeopardy For 800,000 People With Opioid Use Disorder.** Roughly [four in 10](#), or 800,000 people with an opioid use disorder are enrolled in Medicaid. Many became eligible through Medicaid expansion.
- **Key Support For Rural Hospitals Would Disappear.** States that haven't expanded Medicaid have [poorer financial performance](#) than states that have expanded Medicaid. If Medicaid provisions in the ACA were to be stripped, all rural hospitals would face this financial cliff.

Republicans Are Willing To Sacrifice Your Care For More Tax Cuts For The Wealthy

- **The Richest Americans Would See Tax Cuts Averaging \$200,000.** Overturning the ACA would cut taxes for the top 0.1 percent of earners [by an average of \\$198,000](#).
- **Drug Companies Would Save Billions.** If the ACA is struck down, pharmaceutical companies would pay [\\$2.8 billion](#) less in taxes each year.
- **Repeal Would Weaken The Medicare Trust Fund.** A significant portion of the tax cuts [resulting](#) from ACA repeal would come "at the direct expense of the Medicare Trust Fund," according to the Center on Budget and Policy Priorities.