

# February Recess:

## Demand that Congress Protect Our Health Care

People are outraged that Congress is continuing down a path that would rip away health coverage from at least 30 million people and raise health care costs for millions more. Instead of working to improve our care - and despite their own disarray around the best path forward - the Administration and Congressional Republicans are rushing to rip it apart - putting partisan politics before the health and financial security of tens of millions of people in America. Even worse, after 7 years, they still haven't come up with a replacement plan.

## Key Questions to Ask Members of Congress

*Remember: Keep it personal. The best and most impactful questions are ones where someone shares their story about what the Affordable Care Act has meant to them or their family.*

1. After seven years of promising a plan and not offering one, how can we trust that there will be a replacement plan that keeps everyone covered and provides good coverage?
2. Will you promise not to repeal the law until there is a replacement in place that protects people's coverage?
3. Like 129 million other people, I have a pre-existing condition that an insurance company used to deny coverage. How will you make sure that I continue to have coverage and that I can afford it?
4. How will you make sure that the family whose loved one is in a nursing home, the person with a disability or the child who now can go to a doctor doesn't lose their care with cuts, caps or Medicaid block grants?

## Basic Facts

**No matter what rhetoric they use or promises they make along the way - a vote to repeal the Affordable Care Act is a vote to:**

- **Take insurance away from 30 million Americans**, 82% of whom are in working families.
- Increase health care costs for millions more Americans, including **higher deductibles, higher-copays, and higher prescription drug prices**.
- Cause significant economic disruption and **job losses in every state - 3 million jobs nationwide**.
- **Increase taxes on millions of people** who purchase their own insurance by more than \$3,000 by abolishing health care tax credits.
- **Give hundreds of billions of dollars in tax breaks to the wealthy**, insurance companies, and drug manufacturers, while **eliminating tax credits for millions of working families**.
- **Cut off access to substance use disorder treatment** for millions of people, including hundreds of thousands with opioid disorders.
- Let America's largest corporations **off the hook for providing healthcare for their employees** by eliminating the requirement that companies with more than 50 employees provide insurance benefits.
- Take health coverage away from millions of low and moderate income Americans by **cutting funding for Medicaid expansion**.
- **Double the number of uninsured children** in America, leaving an additional 4 million children uninsured.
- **Cut off federal funds for Planned Parenthood health centers** to provide birth control and other preventive care to millions of women.

**The Administration and Members of Congress need to listen to the stories being told across America - people are scared they'll lose their health care and speaking out loudly to protect their care.**

- Protesters aren't paid - they are worried about their lives and fighting to keep their health care.
- Only one in five Americans believe that the health law should be repealed before there is a replacement.
- A poll from Fox News that found that the Affordable Care Act now has a higher favorability rating than President Donald Trump.

## What's in Your Plan?

*There's lots of talk about different proposals, but what do they mean for the protections people currently have under the Affordable Care Act? Here are questions every member of congress should answer about what their plan means:*

1. Can you promise that everyone who has **coverage today will still have coverage**?
2. Will you make coverage more affordable for people - lowering their **premiums, deductibles and out-of-pocket costs** - while not taking away any of their current benefits?
3. Will everyone who currently gets a health insurance tax credit **continue to receive the same amount or more so that they not only "have access to coverage" but can afford it?**
4. Will you keep **the current protections for people with pre-existing conditions** that are in the current law?
5. Will you guarantee that a **woman can't be charged more than a man** for her health insurance simply because she is a woman?
6. Will insurance companies in all states still be required to cover **check-ups for kids, mammograms and birth control without co-pays**? Will you make sure that treatment for **mental health and substance abuse disorders and prescription drugs** will still be covered at the same level?
7. Will you prevent insurance companies from **charging people over 55 more than they are today**?
8. Will everyone that is **covered today through Medicaid continue to have coverage** without paying more?
9. Will you **require large companies and other big employers to continue providing health coverage for their employees**?
10. Will you **cut taxes for pharmaceutical companies and the wealthiest**?

## What Else to Know

*After seven years of promising to replace the Affordable Care Act, Republicans still do not have a replacement plan. What is being talked about are old, flawed ideas that take away protections for consumers and will result in millions losing coverage. Here's a snapshot of what some of these policies could mean:*

### **High-risk pools: Leaving the sick on their own**

- Because of the Affordable Care Act, right now, insurance companies can't discriminate against anyone with a pre-existing condition - you can't be denied coverage with a health issue like cancer, diabetes or asthma.
- Republicans want to go back what was tried before and failed: separating out the sickest with a chance for care. Back to enrollment caps, waiting periods and waiting lists, and deductibles as high as \$25,000/year.
- Millions of people who finally found affordable coverage would face uncertainty - would they qualify for coverage, could they afford their premiums or would the care they need be covered?

### **Health Savings Accounts: You pay more so the wealthiest can pay less**

- Because of the Affordable Care Act, 30 million people have gained coverage and many receive financial help to make it more affordable.
- Turning that coverage into Health Savings Accounts would mean people have to pay for any doctor visits or other care up front until their deductible is met. Meaning: people will go without the care they need.
- The only winners with Health Savings Accounts are those that are wealthy enough to afford it who get yet another tax break - everyone else is left paying more for less.

### **Selling Insurance Across State Lines: Race to the bottom**

- Because of the Affordable Care Act, standards were set so that insurance companies - regardless of where you lived - had to offer a basic level of benefits. Prescriptions: covered. Cancer screenings: covered. Mental health care: covered. Kid check-ups: covered. Hospital visits: covered.
- Today, the ACA allows insurers to sell across state lines, but what Republican proposals would do is take away all of those protections, creating a race to the bottom where the product offered to consumers would cover little, essentially creating insurance in name only. Once again, insurers will decide.