



How Conservative Attacks on Health Care Reform Will Affect You

Attempts to Repeal Affordable Care Act Have Serious Consequences

Tony Carrk January 2011

Conservatives are starting to implement their onslaught to repeal the Affordable Care Act this week as Republicans take control of the House of Representatives. They have scheduled a vote on January 12. If conservatives have their way and repeal the Affordable Care Act, we will go back to a health care system that failed millions of Americans: one with skyrocketing costs bankrupting families and our budget, fewer people with access to quality care, and more people at the mercy of the health insurance industry.

Increasing premiums for millions of Americans. Prior to passage of the Affordable Care Act, individuals and families were faced with skyrocketing premiums. Premiums for individuals increased 120 percent and family premiums increased 130 percent from 1999 to 2009. The Affordable Care Act controls these costs. In fact, the nonpartisan Congressional Budget Office or CBO looked at the law's effect on premiums in 2016 and estimated that the health reform law would cut premiums for millions of Americans. These premiums cuts would be more substantial for those in the individual market, most of whom will receive subsidies to help cover the cost. According to the CBO, those receiving help in the individual market would see their premiums reduced by 56 percent to 59 percent less than they would pay without the law, while also enjoy better coverage than what they currently receive. Repealing the law means going back to a status quo of skyrocketing premiums that made health insurance out of reach and unaffordable for American families.

Killing 400,000 jobs annually. The Affordable Care Act helps create as many as 400,000 jobs annually over the next decade by lowering costs and helping promote a healthier workforce. It includes cost-containment measures to slow the rate of growth of health care spending. Small businesses in particular are helped

through exchanges that allow them to pool resources to lower costs as well as tax credits to make it more affordable to offer their employees health coverage. These cost-reduction provisions free up money that otherwise would be spent on health care and allow companies to spend it hiring more workers. In addition, a healthier workforce is a more productive workforce. Those benefits disappear, as well as the jobs created along with it, if the law is repealed.

Increasing costs for seniors by as much as \$1,500 in 2011. The Affordable Care Act eliminates the “donut hole” in the Medicare prescription drug program by 2020. Seniors with high prescription drug expenses before health reform had to pay full price for their prescription drugs—without any help from their drug plan—once their prescription drug spending reached a pre-defined limit. People who hit this limit in 2011 will get a 50 percent discount on their name-brand prescription drugs, saving some Medicare enrollees as much as \$1,500 in out-of-pocket drug costs. Those savings will not be realized if the Affordable Care Act is repealed.

Hurting communities of color. Communities of color are more likely to be uninsured, and they suffer from higher rates of chronic illness than the rest of the population. The Affordable Care Act addresses these inequities by expanding health insurance coverage and improving access to primary care, including preventive services. These provisions will be eliminated if conservatives have their way and repeal the health reform law.

Increasing costs and deficits. The Affordable Care Act creates tools to control the growth in health costs while improving quality of care. Effective implementation can reduce administrative costs for small businesses and individuals, promote greater use of preventive care, and prevent unnecessary hospitalizations, saving as much as \$2 trillion in total health spending over the next decade. In addition, the CBO estimated the law will reduce the federal budget deficit by \$143 billion over the first 10 years and more than \$1.2 trillion over the next two decades. Repealing the new law stymies these much-needed efforts and reverts to the unsustainable status quo of skyrocketing costs that were bankrupting our country. Make no mistake: The Affordable Care Act provides Americans economic and health security with protections against exorbitant premium hikes, better health benefits, and slower growth in health care costs. Conservatives in Congress are intent on taking these benefits away and going back to a health system that was failing America. And, to top it off, they’d keep their benefits, while taking away ours.

Americans deserve better. We need the Affordable Care Act.