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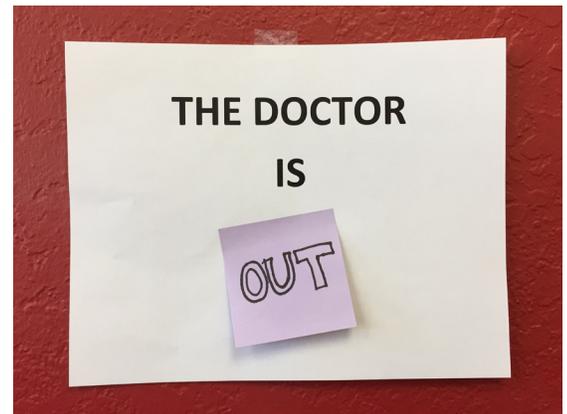
WHAT OKLAHOMANS STAND TO LOSE IF THE AFFORDABLE CARE ACT IS DISMANTLED

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Insurance Coverage Gains

Since the Affordable Care Act (ACA, also known as Obamacare) was signed into law in 2010, Oklahomans have made record gains in insurance coverage. Even though state lawmakers refused federal funds to expand Medicaid under the health law, other provisions of the law contributed to Oklahoma's uninsured rate dropping one-quarter since 2010.

- Oklahoma's uninsured rate dropped from 18.9 percent in 2010 to 13.9 percent in 2015, an all-time low for the state. That translates to 192,000 Oklahomans with health coverage because of the ACA¹.
- In 2013 alone, 26,000 young Oklahomans stayed on their parents' health coverage due to protections in the ACA¹.
- In 2016, 130,000 Oklahomans purchased coverage on the ACA marketplace set up on Healthcare.gov, and 84 percent of those received a tax credit to help cover monthly insurance premiums. On average, the tax credit saved consumers more than \$300 per month¹.



Consumer Protections

The ACA also strengthened consumer protections for Oklahomans in the insurance market. The law disallowed annual and lifetime benefit caps and prohibited insurers from excluding pre-existing conditions or charging more for them. These protections gave more than a million Oklahomans greater financial peace of mind and access to care.

- Before the ACA, nearly 1.2 million Oklahomans, including more than 300,000 children, had lifetime coverage limits on their insurance¹.
- In 2015, 706,000 Oklahomans had pre-existing conditions that could have made them uninsurable without the ACA².
- Before the ACA, the state provided "high risk pools" for some people with pre-existing conditions. Premiums were very expensive and coverage was still subject to lifetime and annual benefit limits for some conditions. Patients also had to be enrolled and paying premiums for 12 months before their pre-existing conditions would be covered².

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Cost Savings

The ACA also brought cost savings for Oklahomans with insurance through their employer or on Medicare.

- Under the ACA, more than 1.5 million Oklahomans with private coverage can access basic preventive health services without paying out-of-pocket¹.
- Growth in the cost of premiums for employer-sponsored insurance has slowed, saving families an average of \$800 in 2015 and \$1,300 in 2016¹.
- More than 65,000 Oklahomans on Medicare saved an average of \$1,032 from provisions in the ACA closing the Medicare Part D “donut hole”¹.

What the House Republican Health Plan Would Do

The health plan proposed by House Republicans, known as the American Health Care Act (AHCA), would move affordable health coverage out of reach for a great many Oklahoma families.

- The House Republican health plan would dramatically increase the cost of health coverage for many Oklahomans. By exchanging the existing premium tax credit structure, where tax credits adjust based on enrollee age, income, and the cost of coverage, for a flat age-based subsidy, Oklahomans would get substantially less assistance paying for coverage. By 2020, the average tax credit in Oklahoma would decrease by more than \$4,600, losing nearly two-thirds of its value³.
- The House Republican health plan would spike the uninsured rate. By 2018, 14 million Americans would lose their health coverage, rising to 24 million in 2026, and undo all the progress of the last few years. In 2026, 52 million people total would be without coverage, nearly double the number who would be uninsured under current law⁴.
- The House Republican health plan would lead to unprecedented Medicaid cuts. More than 800,000 Oklahomans, two in three of whom are children, get their health care through Medicaid. The House GOP plan would cap federal Medicaid funds to states and cut federal Medicaid spending by 25 percent over the next decade⁴. Oklahoma would have to make up the difference from its own budget - or cut provider reimbursements, coverage or services. Thousands of Oklahomans could lose coverage or be parked on long waiting lists as a result.

What You Can Do

These harmful changes can be stopped. After the election, Congressional Republicans confidently said a repeal bill would be on the President’s desk on his first day in office. Because people like you told your members of Congress about how you and your families would be hurt by repeal, Congress reconsidered.

However, this will only continue to work if constituents keep up that pressure. Contact your Congressmen and tell them the House Republican health plan would hurt Oklahoma families. Go to <http://www.whoismyrepresentative.com/> to look up contact information for your US Senators and US Representatives.

Notes 1. US Dept. of Health & Human Services bit.ly/2m1YgKg 2. Kaiser Family Foundation kaiserf.am/2kSIyVH 3. Center on Budget and Policy Priorities bit.ly/2mudynj 4. Congressional Budget Office bit.ly/2mPBQLc