

Top 10 Reasons Every American Should Be Concerned By the House GOP's Bill to Repeal the Affordable Care Act

President Trump promised that Republicans would put forward a plan that would “have insurance for everybody,” which would be “far less expensive and far better” for the American people. Now that House Republicans have released their bill to repeal the Affordable Care Act, we know that’s not true. Every American is going to be affected by Republican’ repeal bill, whether they are kicked off their coverage or forced to pay more for less coverage and fewer benefits.

[Here are the top 10 reasons why every American should be concerned by House Republicans’ bill:](#)

1. **Loss of coverage:** The bill would kick millions of Americans off of their health coverage.

An earlier CBO report [estimates](#) that 15 million people would lose health insurance just as a result of repealing the individual mandate. The House bill repeals the individual mandate and substitutes an ineffective alternative, in addition to slashing subsidies for those who need them the most, ending the Medicaid expansion over time, and cutting the rest of the Medicaid program.

2. **Undermine employer-based coverage:** The bill would erode employer-sponsored coverage that more than 177 million Americans have today.

*“Douglas Elmendorf, dean of the Harvard Kennedy School of Government and former CBO director, said under the Republican bill, the number of people covered by employer-sponsored plans could decline. That’s because **some employers would stop offering coverage** and let workers use the new tax credits, which would be available to a broader income group than the ACA’s credits.” [Modern Health Care, [3/7/17](#)]*

3. **Pay more for less:** The bill would force millions of Americans to pay more for less coverage and benefits.

*According to an [analysis by Vox](#), the bill would **increase costs for families** who obtain coverage through the individual market if the bill were in effect today:*

- *For families, costs would increase by an average of \$2,243.*
- *For families with a head of household age 55 to 64, the bill would increase costs by an average of \$7,604.*
- *For families with income below 250% of poverty, the bill would increase costs by an average of \$6,228.*

*And according to [AARP](#), **seniors will see their costs go up:***

- *“We estimate that the bill’s changes to current law’s tax credits could increase premium costs for a 55-year old earning \$25,000 by more than \$2,300 a year. For a 64-year old earning \$25,000 that increase rises to more than \$4,400 a year, and more than \$5,800 for a 64-year old earning \$15,000.”*
- *“When we examined the impact of both the tax credit changes and 5:1 age rating, our estimates find that, taken together, premiums for older adults could increase by as much as \$3,600 for a 55-year old earning \$25,000 a year, \$7,000 for a 64-year old earning \$25,000 a year and up to \$8,400 for a 64-year old earning \$15,000 a year.”*

Office of House Democratic Whip Steny H. Hoyer, 3/8/17

4. **Discriminates against Americans with pre-existing conditions:** The bill would encourage states to discriminate against people with pre-existing conditions, forcing them into plans with higher premiums and deductibles.

“Enrollees cannot have gone 63 continuous days (or more) without coverage, or they would pay a 30% penalty on premiums.” [Money Magazine, [3/6/17](#)]

“Historically, high-risk pools served as an alternative to guaranteed access to broad-based private insurance for people with pre-existing conditions... Yet, researchers have found that the performance of high-risk pools often suffer from insufficient funding, constraints on eligibility, and gaps in coverage.” [The Century Foundation, [2/28/17](#)]

5. **Cut taxes for the wealthy and corporations:** The bill would provide \$600 billion in tax breaks for the wealthy and corporations at the expense of the middle class.

“It may become more expensive for people with lower incomes to buy health insurance, but a House Republican plan to replace the Affordable Care Act would... cut taxes for insurance companies and wealthy investors... In all, the bill unveiled Monday night would cut taxes by nearly \$600 billion over the coming decade, according to estimates by the Joint Committee on Taxation.” [USA Today, [3/7/17](#)]

6. **Reduces tax credits for middle class Americans:** The bill would reduce tax credits and eliminates subsidies to help Americans afford insurance, especially older Americans and rural residents.

“When we examined the impact of both the tax credit changes and 5:1 age rating, our estimates find that, taken together, premiums for older adults could increase by as much as \$3,600 for a 55-year old earning \$25,000 a year, \$7,000 for a 64-year old earning \$25,000 a year and up to \$8,400 for a 64-year old earning \$15,000 a year.” [AARP, [3/7/17](#)]

“Since the House Republican tax credits are not tied to the local premium and include no geographic adjustments to its premium tax credits, rural residents would bear the full cost of this higher premium—which would average about \$340 more per year for a 40-year-old in 2020.1 In a state like Alaska, where costs are much higher than the national average, a 27-year-old with income of \$25,000 would pay \$7,120 this year in out-of-pocket premiums under the American Health Care Act compared to paying only \$1,236 in out-of-pocket premiums with the ACA’s tax credit.” [The Century Foundation, [3/7/17](#)]

7. **Weakens Medicare:** The bill would raid the Medicare trust fund, threatening its long-term solvency and putting coverage for seniors at risk.

“We have serious concerns that the American Health Care Act repeals provisions in current law that have strengthened Medicare’s fiscal outlook, specifically, the repeal of the additional 0.9 percent payroll tax on higher-income workers. Repealing this provision could hasten the insolvency of Medicare by up to 4 years and diminish Medicare’s ability to pay for services in the future.” [AARP, [3/7/17](#)]

8. **Cuts Medicaid:** Eliminates the Medicaid expansion for 11 million people in 31 states and Washington, DC and caps the program in 2020, forcing states to reduce benefits, cut payment rates and ration care.

*“The new House Republican health plan would shift an estimated \$370 billion in Medicaid costs to states over the next ten years, effectively **ending the Affordable Care Act’s (ACA) Medicaid expansion for 11 million people while also harming tens of millions of additional seniors, people with disabilities, and children and parents who rely on Medicaid today.**” [Center for Budget and Policy Priorities, [3/7/17](#)]*

9. **Cuts funding for Planned Parenthood and undermines access to women’s health services:** The bill would bar federal funding for Planned Parenthood and make it harder for women to access affordable health services, including maternity coverage and care, cancer screenings, and family planning services.

“It would bar Planned Parenthood from receiving hundreds of millions of dollars in federal Medicaid reimbursements — the majority of the organization’s federal funding... Low-income women will be hit especially hard, but all Planned Parenthood patients may be affected...” [Vox, [3/6/17](#)]

“‘We lose that guarantee for women [that they’ll have maternity coverage],’ says Donna Crane, policy director at NARAL Pro-Choice America. ‘In all likelihood, the market will go back to how it was before we had the ACA.’” [Elle Magazine, [3/7/17](#)]

10. **Worsens the opioid crisis:** The bill would strip away coverage for substance abuse treatment in the midst of a national opioid addiction crisis, especially for low-income Americans who are less likely to afford treatment.

“Under Obamacare, private health plans in the individual market and public plans have to cover treatment for drug use disorders. The House bill begins peeling back these requirements, leaving potentially millions of people without the kind of coverage they might need... The other big sticking point for drug treatment: The House bill, through cuts in Medicaid and health insurance tax credits, will reduce access to drug treatment coverage.” [Vox, [3/7/17](#)]