

Talking About: *Health Care Repeal*

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The Republican plan to repeal health care is the same old politics—it's the same petty partisan games that the American people said needed to end. Why? They're paying back the big insurance companies and the Wall Street CEOs who poured money into their campaigns last year. Instead of focusing on creating jobs, they're choosing to go after health insurance reform – an historic first step in guaranteeing all Americans quality health care.

The Affordable Care Act is already making a difference in the lives of working families by helping seniors close the “donut hole” gap in Medicare's prescription drug coverage; by allowing children to stay on their parents' health care plan until they're 26; and by preventing insurance companies from denying coverage to people with pre-existing conditions or overcharging just to boost profits. It's also helping with health costs through picking up the lion's share of expenses for early retirees and by barring insurers from jacking up premiums just to boost profits or CEO pay.

Republicans have no alternative ideas to solve the health care crisis – they're just saying 'No'. Despite knowing that repeal has no chance of succeeding, they are still determined to waste time and taxpayer money to wage a shameless political fight.

The health care reform law is not perfect, but like the original Social Security bill and virtually every other great program in our history, it is an important start to build upon.

Republicans should help to work to improve this law and its implementation – instead of tying up Congress with dead end proposals that only hurt working families.

Real Losses from Repeal

Passage of a bill to repeal the Affordable Care Act by the new Republican majority in the U.S. House of Representatives may be little more than an exercise in partisan politics, for now. Reform supporters still control the U.S. Senate and the White House. But repealing reform would mean real losses for working families.

No Help for Early Retirees: Over 4,700 employers would receive no help from the Early Retiree Reinsurance Program. Businesses, schools and other educational institutions, unions, state and local governments, and non-profits would not receive much-needed financial relief to help early retirees and their families obtain quality, affordable health coverage.

(Learn more at <http://www.healthcare.gov/law/provisions/retirement/index.html>)

Insurances Companies Can Hike Up Premiums:

Insurance companies would once again be free to raise premiums without justifying increases and could use premiums on CEO raises, profits, marketing and other administrative expenses. Insurers in state would no longer have to justify premium increases over 10 percent or be required to spend at least 80 to 85 percent of premium dollars on health care rather than CEO salaries, bonuses, and corporate profits.

Restrictions in the new health care law which are designed to control health costs would be lifted.

Increases the Deficit: \$230 billion would be added to the federal deficit over ten years and an estimated \$1.2 trillion more would be added in the following decade.

(Learn more at: http://www.cbo.gov/ftpdocs/120xx/doc12040/01-06-PPACA_Repeal.pdf)

Critical Consumer Protections Would be Lost:

Talking About: **Health Care Repeal** (continued)

- Over 1.2 million young adults would lose their insurance coverage through their parents' health plans, sometimes just after they finish school and as they are looking for a job. Families across the United States would lose the peace of mind the Affordable Care Act provides by making sure that young adults can stay on their parents plan to age 26 if they do not have coverage of their own.
- Over 165 million residents of the United States with private insurance coverage would suddenly find themselves vulnerable again to having lifetime limits placed on how much insurance companies will spend on their health care.
- **Insurance companies would once again be allowed to cut off someone's coverage unexpectedly** when they are in an accident or become sick because of a simple mistake on an application. This would leave 15.9 million people in the United States at risk of losing their insurance at the moment they need it most, as one of the worst abuses of the insurance industry would become legal again.
- **New insurance plans would no longer be required to cover recommended preventive services**, like mammograms and flu shots, without cost sharing, nor would they have to guarantee enrollees the right to choose any available primary care provider in the network or see an OB-GYN without a referral.
- 44.1 million seniors in the United States who have Medicare coverage would be forced to pay a co-pay to receive important preventive services, like mammograms and colonoscopies.
- **Medicare would no longer pay for an annual check-up visit**, so 44.1 million seniors in the United States who have Medicare coverage would have to pay extra if they want to stay healthy by getting check-ups regularly.
- **Over 2.7 million on Medicare Would See Significantly Higher Prescription Drug Costs:** In the United States, over 2.7 million Medicare beneficiaries received a one-time, tax-free \$250 rebate to help pay for prescription drugs in the "donut hole" coverage gap in 2010. Medicare beneficiaries who fall into the "donut hole" in 2011 will be eligible for 50 percent discounts on covered brand name prescription drugs.
- **States Would Not Receive Additional Resources to Crack Down on Unreasonable Insurance Premium Increases:** States would not have new resources to review proposed health insurance premium increases and hold insurance companies accountable for unjustified premiums increases.
(Learn more at: <http://www.healthcare.gov/news/factsheets/rates.html>)
- **States Would Not Receive Additional Funds to Plan for a Health Insurance Exchange:** States would not have new resources to build a new, competitive, private health insurance marketplace for consumers that provides lower costs, one-stop insurance shopping, and greater benefits and protections.
(Learn more at: <http://www.healthcare.gov/news/factsheets/esthealthinsurexch.html>)
- **States Would Not Receive Funds to Support a Consumer Assistance Program:** States would not have new resources to help protect consumers from some of the worst insurance industry practices.
(Learn more at: http://www.healthcare.gov/news/factsheets/cap_grants.html)