

The Price of Repealing the Affordable Care Act for Seattle

Thanks to the Affordable Care Act, Americans have more freedom and control in their health care choices. Americans have the freedom from worrying about losing their insurance, or having it capped unexpectedly if someone is in an accident or becomes sick. They no longer have to live in fear of double-digit premium increases from their insurance companies without recourse or accountability. It frees Americans from discrimination when insurance companies deny coverage because of a pre-existing condition. It reduces costs for families and businesses. And it includes substantial new benefits and freedoms for residents of Seattle.

Thanks to the Affordable Care Act, insurance companies will no longer be permitted to discriminate against Seattle residents with pre-existing conditions. As many as 66,000 currently uninsured Seattle residents will gain affordable, high-quality health care coverage. And covering more Americans will help reduce hidden tax of about \$1,000 that families with insurance pay each year to subsidize health care for the uninsured.

But the new Republican health care plan – which repeals the Affordable Care Act – gives insurance companies free rein to once again deny coverage to people, including children, with pre-existing conditions, cancel coverage when people get sick, and limit the amount of care people get, even when they need it. Insurance companies will also be free to once again raise premiums by double-digits with no recourse or accountability. Further, repealing the Affordable Care Act will deny affordable coverage to as many as 66,000 Seattle residents who will gain insurance because of the law and families and raise costs for millions of small and large businesses across the country.

Specifically, repealing the Affordable Care Act will take us back to the days when insurance companies were not held accountable and could:

Deny Coverage to Seattle residents Because of Pre-existing Conditions

Insurance companies would once again be able to deny coverage to Seattle residents due to pre-existing conditions, such as cancer and heart disease. Under the law, insurance companies are already banned from denying coverage to children because of a pre-existing condition. In 2014, they are banned from discriminating against anyone with a pre-existing condition.

Charge More for Preventive Care

Under the law, all Seattle residents joining a new health care plan will be able to receive recommended preventive services, flu shots and various cancer screenings, with no out-of-pocket costs. If the law is repealed, they would have to pay more for preventive care.

Limit Choice of Doctor

Under the law, Seattle residents joining new insurance plans have the freedom to choose from any primary care provider and OB-GYN in their health plan's network, without a referral. If the law is repealed, they will no longer have this choice.

Cap the Amount of Coverage You May Receive

Under the law, insurance companies can no longer place a lifetime cap on the dollar amount of coverage an individual can receive – freeing cancer patients and individuals suffering from other chronic diseases from having to worry about going without treatment because of their lifetime limits. The law also restricts the use of annual limits and bans them completely in 2014. But if the law is repealed, an estimated 446,000 Seattle residents with private insurance coverage will be vulnerable to these limits again.

Drop Coverage When You Get Sick

Insurance companies would once again be able to drop coverage when an individual gets sick because of simple mistake on an application. If the law is repealed, up to 359,000 Washington residents who buy coverage on the individual market could have their coverage dropped when they need it most.

Raise Premiums with No Accountability

Under the law, insurance companies must provide consumers greater value by spending at least 80% of premium dollars on health care instead of overhead, executive salaries or marketing. If they don't, they must provide consumers a rebate or reduce premiums. The law also requires insurers to publicly justify unreasonable premium increases, and strengthens States' abilities to crack down on premium hikes. Without the law, insurance companies will once again be able to raise rates and reduce benefits without any transparency or accountability. Insurance companies will have the right to overcharge for insurance just to boost their profits and CEO bonuses.

End Coverage for Young Adults

Insurance companies would no longer be required to allow parents to keep their children up to age 26 on their insurance plans. This means that an estimated 7,000 young adults in King County could lose their insurance coverage if the law is repealed.

In addition, repealing the Affordable Care Act would:

Increase Costs and Deny Coverage to Millions of Women and Raise Premiums

When the Affordable Care Act is fully implemented in 2014, individuals and small businesses will have access to affordable coverage through new, competitive, State-based private health insurance marketplaces called Exchanges. The law also provides middle class tax credits to families to help pay for private health insurance. And it expands the Medicaid program to families of four with incomes of up to \$29,000. The new Exchanges, tax credits and Medicaid expansion will result in 32 million more insured Americans, including as many as 66,000 Seattle residents. Repealing the law will mean that these individuals may no longer be able to afford or access health care when they need it, and risk facing potentially astronomical medical bills. Repealing these provisions would also raise premiums. When the Affordable Care Act is implemented in 2014, a family of four earning \$55,125 will pay \$5,144 for health insurance. But if the law is repealed, the average family of four will pay \$11,328 in health insurance premiums. What's more, without the Affordable Care Act, families with insurance will continue to pay a \$1,000 per year hidden tax to subsidize health care for the uninsured.

Increase Costs for Seniors on Medicare

If the law is repealed, over 76,000 Seattle residents who have Medicare coverage would be denied critical free preventive care –like mammograms and colonoscopies— and would no longer get a free annual check-up visit. And over 5,381 Medicare beneficiaries in Seattle would see higher prescription drug costs because they would no longer receive a 50% discount on brand name prescription drugs when they hit the Medicare coverage gap – or “donut hole” – in 2011. The Affordable Care Act closes this donut hole completely in 2020.

Raise Taxes for Up to 4 Million Small Businesses

If the law is repealed, up to 4 million small businesses, including up to 106,000 small businesses in Washington, would lose out on \$40 billion in tax credits that will help make providing coverage for their employees more affordable.

Reduce Access to Community Health Centers

The Affordable Care Act increases the funding available to the more than 1,100 community health centers to enable them to double the number of patients they served from 19 million to nearly 40 million by 2015. If the law is repealed, much of the new funding to build and expand community health centers would be gone, and millions will go without having access to care when they need it.