

# Defending Health Care: What's at Stake in Ohio?

Both the House and Senate versions of the American Healthcare Act (AHCA) put the health of countless Ohioans—and Ohio's economic health—at risk.

## Hundreds of thousands of Ohioans stand to lose health coverage

Under the Senate bill, **1.1 million Ohioans would lose health insurance coverage by 2022**,<sup>1</sup> including **814,700 Ohioans who would lose Medicaid coverage**.<sup>2</sup> Many will find themselves unable to afford Marketplace plans or private insurance under the AHCA.

Medicaid is largest insurer in Ohio, covering **one in every four Ohioans**. The state will lose **\$23 billion in Medicaid funding** between 2019-2025 under the AHCA.<sup>3</sup>

Because Ohio opted into expanded Medicaid eligibility under the ACA, **723,000 Ohioans were able to enroll in Medicaid**<sup>4</sup>. 3/4 of these expansion enrollees were previously uninsured.

By sharply cutting back federal funding to Medicaid expansion, coverage for all these Ohioans will be under threat. Ohio will have to come up with **an additional \$735.5 million by 2021** to keep expansion enrollees covered.<sup>5</sup>

The percentage of Ohioans without insurance fell from **11 to 6.5 percent** in the first two years of the ACA.<sup>6</sup> This was made possible through expanding Medicaid eligibility, protecting coverage for people with pre-existing conditions and giving financial assistance for people to afford health insurance plans through the Marketplace.

- ◆ The number of uninsured low-income Ohioans fell to **14.1 percent**, the lowest rate in recorded history.<sup>7</sup>
- ◆ The uninsured rate among working Ohioans fell from **12.4 to 7.4 percent** between 2013-2015.<sup>8</sup> Medicaid expansion has extended health coverage to lower-income Ohioans who don't get coverage through their jobs, from fast food workers, to home health care attendants, to construction workers, to cashiers.<sup>9</sup> Repeal will leave these hard-working Ohioans out in the cold.

Because so many people gained insurance, hospitals saw sharp drops in costs of caring for uninsured patients (especially in Medicaid expansion states like Ohio). Ohio hospitals can expect to spend **\$263,684,124** more on uncompensated care in the first year of the AHCA.<sup>10</sup>

Medicaid expansion has helped **500,000 Ohioans** gain access to substance abuse treatment and mental health services, of huge importance as **fatal overdoses in Ohio increased by over 25 percent** in 2016.<sup>11</sup> A huge portion— **\$650 million**— of the \$1 billion Ohio spent last year to reduce drug use and overdose fatalities happened through Medicaid addiction and behavioral health services.<sup>12</sup>

**174,000** Ohioans who have gotten financial help to pay for Marketplace coverage will no longer have affordable coverage options. Ohioans receiving financial assistance in 2016 saw their monthly premiums reduced an average of **\$250 a month**.<sup>13</sup>

## Repeal will cause ripple effects across the state economy

Health care jobs continue to be a bigger and bigger part of Ohio's economy. While overall, jobs in grew by .2 percent between 2000 and 2015, **jobs in the health care sector grew by more than 10 percent**. In some Ohio counties, particularly rural ones, almost a quarter of all jobs are in the health care sector. **Four of the ten largest employers in Ohio** are hospitals or hospital systems.<sup>14</sup>

Under Medicaid funding cuts in the AHCA, health care providers across the state will have to cut back services and staffing. Ohio can expect a **.7% decrease in job growth** under the AHCA, amounting to **81,385 jobs statewide**.<sup>15</sup>

**Ohio will lose billions in Medicaid funding**, a loss that will ripple through the state economy. Medicaid contributes **one out of every four dollars** spent in Ohio's \$82 billion health care economy,<sup>16</sup> and Medicaid expansion brought **3.6 billion** in federal dollars into the state.<sup>17</sup>

## Ohioans with private health insurance, and coverage through their jobs, will be stripped of vital protections

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Approximately **4.8 million** non-elderly Ohioans with pre-existing conditions like asthma, diabetes, hypertension and cancer could once again be denied affordable, comprehensive coverage that covers their health care needs.<sup>18</sup>

Women in Ohio will once again be charged more for health coverage just for being a woman.

- ◆ Prior to the Affordable Care Act (ACA), women in Ohio were charged as much as **50 percent** more than men for the same coverage.<sup>10</sup>

Insurance plans will once again be able to put caps on how much they will pay for someone's health care in a year and in their lifetime, effectively cutting off coverage for the sickest individuals when they need it most.

- ◆ Roughly **4.2 million** Ohioans (including **1.1 million children**) saw lifetime limits on coverage disappear thanks to the ACA's ban on these practices.<sup>19</sup>

Basic services like emergency room visits, maternity and newborn care, mental health and substance abuse treatment, prescription drugs, pediatric services and more were guaranteed benefits insurers had to cover under the ACA. Under the AHCA, it will be up to the states whether or not they will protect these forms of coverage.

## Seniors will be hard hit by AHCA changes

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The AHCA will cost older Ohioans in particular. After tax credits are taken into account, a 60-year-old making \$30,000/year and living in Jefferson County will pay **\$6,840 a year more in premiums** than under the ACA. A 60-year-old making \$20,000/year in Cuyahoga County will pay **\$4,280 a year more**.<sup>20</sup>

Ohio's seniors and people with disabilities will once again see a gap in prescription drug coverage and be forced to pay thousands of dollars more in drug costs. In 2015 alone, **237,000** seniors and people with disabilities in Ohio saved on average **\$1,090** on drug costs.<sup>21</sup>

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<sup>1</sup> Center on Budget and Policy Priorities. "Urban Institute: Huge Coverage Losses in All States Under Senate GOP Bill." Jesse Cross-Call, 6/28/2017. <http://www.cbpp.org/blog/urban-institute-huge-coverage-losses-in-all-states-under-senate-gop-bill>

<sup>2</sup> Urban Institute. "The Impact of the AHCA on Federal and State Medicaid Spending and Medicaid Coverage: An Update." 6/2017. [http://www.rwjf.org/content/dam/farm/reports/issue\\_briefs/2017/rwjf438186](http://www.rwjf.org/content/dam/farm/reports/issue_briefs/2017/rwjf438186)

<sup>3</sup> Center for Community Solutions. "Would Rural Ohio Counties be the Unwitting Victim of Proposed Federal and State Medicaid Changes?" 4/2017. [http://www.communitysolutions.com/assets/docs/Health\\_Policy/2017\\_2019/issue%20brief%20medicaid%20changes\\_jcorlett\\_04252017.pdf](http://www.communitysolutions.com/assets/docs/Health_Policy/2017_2019/issue%20brief%20medicaid%20changes_jcorlett_04252017.pdf)

<sup>4</sup> Health Policy Institute of Ohio. "Medicaid Basics 2017." Pulled from Ohio Department of Medicaid Caseload Reports, February, 2017. [http://www.healthpolicyohio.org/wp-content/uploads/2017/04/MedicaidBasics\\_2017\\_ExecutiveSummary\\_Web.pdf](http://www.healthpolicyohio.org/wp-content/uploads/2017/04/MedicaidBasics_2017_ExecutiveSummary_Web.pdf)

<sup>5</sup> Center on Budget and Policy Priorities. "House Republican Health Bill Would Effectively End ACA Medicaid Expansion." Matt Broaddus & Edwin Park, 6/6/2017. <http://www.cbpp.org/research/health/house-republican-health-bill-would-effectively-end-aca-medicaid-expansion>

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