

## Repeal of Health Law Threatens Ohioans

*Nearly 1 million people stand to lose coverage by 2019*

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Ohio has made remarkable strides on health care in the past six years. Efforts by the incoming Trump Administration and Republican Congress to quickly repeal the Affordable Care Act without a clear replacement plan would halt this progress.

Before the ACA, more than 4 million Ohioans with employer-sponsored or individual-market coverage had a lifetime cap on their insurance policy, meaning that the insurer capped the amount of benefits it would pay out over the course of the person's life. The ACA prohibits such caps. In 2009, more than 5 million Ohioans had pre-existing condition that, prior to the ACA, would have meant insurers in the individual market could deny them a plan or quote them exorbitant premium rates. The ACA prohibited these practices. Under the ACA, health plans cover preventive services like flu shots, cancer screenings, and contraception at no extra cost to consumers, benefitting an estimated 5 million Ohioans.

Today, 900,000 more Ohioans have insurance than before the ACA, due largely to financial assistance for marketplace coverage (premium tax credits and cost-sharing reductions) and expansion of Medicaid. Only 6.5 percent of Ohioans are uninsured today, compared to 9.4 nationally. Republicans in Congress have voted 60 times to repeal the ACA since it was passed in 2010, and are moving to repeal it now. Yet even as the repeal moves forward, Americans are continuing to demonstrate how needed the ACA is, as enrollment on the ACA-created health care marketplaces has surged during the current open enrollment period.

The pending repeal impacts struggling working Ohioans the most. The expansion of Medicaid allowed adults earning up to 138 percent of the federal poverty level to get health coverage (this is a yearly income of about \$16,400 for an individual – full time at minimum wage - and \$27,800 for a single parent with two children, or about \$13.40 an hour for a full-time job). Nationally and in Ohio, about half of Medicaid expansion participants are employed or living in families in which one or more members are working. Workers eligible for Medicaid coverage work in some of Ohio's largest job sectors, such as restaurants and food service, retail, and temporary work, which are often low-paying.

### Repeal ACA in 2019 and...

**964,000**

Ohioans lose health coverage

**\$3.5 billion**

fewer federal dollars to Ohio's state budget

**\$535 million**

less to Ohio household budgets

**\$15 billion**

higher cost to Ohio hospitals for indigent care

Medicaid expansion was especially important for white men in Ohio. The majority of enrollees in the expansion were white (71.5 percent), male (55.8 percent), with a high school degree or less (58.1 percent), without custody of a child (82.1 percent). The Medicaid expansion group had high blood pressure and cholesterol, a sign that they were acutely in need of access to health care.

Recent attention to the fact that life span is actually diminishing among middle-aged white males nationally heightens the importance of this coverage expansion. Enrollees reported gains in physical and mental health status, as well as an increase in household, employment, and health security.

The ACA has brought financial benefits to individuals, families, communities, the health system, and the state of Ohio. These benefits vanish with repeal.

- In 2016, Ohioans in marketplace coverage received an average tax credit of \$240 a month, which covers 59 percent of the premium for comprehensive coverage.
- In Ohio, repeal of the ACA would mean the loss of \$535 million in federal marketplace spending in 2019 and \$5.8 billion between 2019 and 2028.
- Ohio would lose \$3.5 billion in federal Medicaid funding in the state budget in 2019 and \$42.2 billion between 2019 and 2028.
- Repeal of the ACA would hit the residents of some of Ohio's poorest counties especially hard. Many residents would lose coverage and access to health care.

Hospitals and health systems would face financial difficulties if the ACA is repealed. With ACA repeal, growth in the number of uninsured residents would increase demand for uncompensated care. Without resumption of the federal payments provided before the ACA, state and local governments and health care providers would have to bear this cost. A study commissioned by the American Hospital Association estimates that if the ACA is repealed, but reduced payments tied to more universal care are not restored, Ohio's hospitals could lose close to \$15 billion dollars between 2018 and 2026.

Americans and Ohioans have gained significantly from the ACA, even if they do not realize it. People with pre-existing conditions can get a health plan in the individual market. Young adults can stay on their parents' plans. Moderate income families qualify for subsidies so they can afford private coverage and pay their out-of-pocket costs. Poor, working families can depend on Medicaid so they can stay employed. More people are getting care, and, importantly, preventive care.

Getting rid of these advances, as repeal of the ACA would do, will hurt Ohio's people, its budget and its economy. If Senators and Congress members are going to break this system, they must make clear how they will fix it.