



# Republican Lawsuit to Repeal the ACA Threatens Health Care of Millions of Americans

The Fifth Circuit Court of Appeals will soon rule on the *Texas v. United States* case, a lawsuit brought by 18 Republican Attorneys General and Governors to eliminate the Affordable Care Act. The Trump Administration is on board too; it filed a brief in support of overturning the entire Affordable Care Act.

## What is at Stake?

If the Trump Administration and Republicans succeed in their Fifth Circuit Court case and strike down the entire ACA, health care for millions of Americans would be at risk, including the following devastating effects:

# **Eliminating Protections for People with Pre-Existing Conditions**

Before the ACA, insurance companies could charge astronomical prices for coverage, exclude benefits, or outright deny a person the ability to buy health insurance. Republicans are trying to take us back to the dark ages when insurance companies had absolute power over your health care.

An estimated 133 million Americans have a pre-existing condition that could render them uninsurable if the ACA were struck down.

#### **Millions Would Lose Coverage**

If the Trump Administration gets its way, over 12 million Americans would get kicked off Medicaid expansion coverage, and millions more would have their coverage put at risk. In addition, the health insurance marketplace tax credits that cover 11.4 million people would end. **Overall, the number of uninsured people in the U.S. would increase by 19.9 million, or 65%.** 

## **Weakened Employer-Based Coverage and Benefits**

Over **156 million people** receive employer-sponsored health insurance. This case will determine if insurance companies could once again:

- Impose lifetime and annual limits on tens of millions of Americans.
- Kick **5.5 million young adults** age 19-25 off of their parents' health insurance plans and former foster youth under age 26 who don't have access to a parent's plan off of essential Medicaid coverage.
- Take away guaranteed coverage of preventive services like flu shots, cancer screenings, STI screenings, and mammograms currently available at no cost to consumers.

#### Women's Health Care Costs Will Rise

Before the ACA, **75% of non-employer sponsored health insurance did not cover maternity care.** Some insurance companies even **denied women coverage** if they had been the victim of domestic abuse or had a C-section. The ACA also ensured free preventive care including contraception and breast cancer screenings.

Gutting Medicaid and repeated efforts to repeal the ACA — including the requirement for maternity care coverage — are part of Republicans' continued attacks on women's health care.

#### **Mental Health and Addiction Services at Risk**

The ACA ensures that health plans cover mental health and addiction treatment the same way as physical health care.

Prior to the ACA, 45% of health plans did not cover substance use disorder services, and 38% did not cover mental health services.

Medicaid also plays a critical role in fighting the opioid epidemic, covering nearly 4 in 10 nonelderly adults with an opioid use disorder. **91 Americans** die every day from an opioid overdose. If Republicans are successful in repealing the ACA, tens of millions of Americans with substance use disorder are at risk for losing treatment, and states will lose **billions of dollars**.

### **Prescription Drug Costs Will Skyrocket**

**43 million seniors** enrolled in Medicare Part D prescription drug plans could pay thousands more for prescription drugs because of the reopening of the Medicare "donut hole." The ACA saved more than **11.8 million** Medicare beneficiaries over **\$26.8 billion** on prescription drugs – an average of \$2,272 from 2010 to 2016.

# Access to Home and Community-Based Services for Seniors on the Line

The ACA created the Community First Choice option to help states give seniors and individuals with disabilities more options when it comes to accessing needed long-term care. Repeal of the ACA could rip these benefits away from seniors and people with disabilities.