

IMPACT OF ACA REPEAL ON PENNSYLVANIA

A new data report shows that nearly all Pennsylvanians would be affected if the Affordable Care Act is repealed.

- One million adults and children would lose health insurance;
- Seniors on Medicare would lose protection from large prescription drug costs;
- Nearly 10 million people covered by private insurance would lose valuable protections;
- The state's hospitals collectively would lose billions of dollars in revenue;
- 137,000 residents would likely lose their jobs.

These are the major facts contained in a report issued today (Feb. 8, 2017) by the Pennsylvania Health Funders Collaborative. The report includes data by Congressional district on the impact of repeal.

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Attachments:

- PHFC Report: Full data book with facts for the state, each Congressional district, and Philadelphia, Allegheny, Montgomery and Delaware counties
- Pennsylvania Health Access Network (PHAN) Consumer stories: Residents from throughout the state tell how the ACA has changed their lives. Contact information is included for reporters' use.

Release:

More than a million Pennsylvania residents would lose their health insurance and more than 2.5 million seniors could lose protection from large prescription costs if the Affordable Care Act is repealed, according to data contained in a major report released today by the Pennsylvania Health Funders Collaborative (PHFC).

In addition, virtually every Pennsylvanian with private health insurance – nearly 10 million people – would lose valuable protections including coverage for pre-existing conditions, limits on age-related premium increases, elimination of life-time limits and a ban on insurance companies using medical information to refuse coverage or set higher premiums, and the right for children to remain on their parents' health insurance until age 26.

PHFC is a non-partisan network of 40 health foundations dedicated to improving health care in Pennsylvania by providing legislators and the public with fact-based information on health policy issues.

This report provides data on the financial impact to hospitals if the ACA is repealed, as well as the loss of 137,000 jobs in sectors ranging from retail to construction.

The report shows that Pennsylvanians benefit from the ACA through six major provisions: expansion of Medicaid, financial assistance to pay insurance premiums, protection from large prescription costs under Medicare, reforms that make privately purchased insurance accessible and affordable (including most employer-based coverage), revenue increases for hospitals from the newly insured, and the economic benefit to Pennsylvania that these reforms bring.

According to the report:

- Nearly 700,000 adults and children who previously had no health insurance now receive coverage under Medicaid Expansion, which covers individuals with incomes up to \$15,800 and families with similarly low income levels.
- More than 300,000 adults and children receive income-qualified premium assistance to pay for health insurance. Most cannot afford insurance at market rates, and will lose their coverage if the ACA is repealed. Premium assistance is provided on a sliding scale to individuals with incomes of \$11,800 to \$47,500. Premium assistance for families varies by family size and income.
- Medicare beneficiaries with high prescription costs save an average of \$1,000 per person per year on prescription medications through the gradual elimination of the “donut hole” under the ACA.
- Nearly 10 million residents with private health insurance receive benefits mandated by the ACA, including no annual and life time limits; broader coverage for pre-existing conditions; young adults able to remain on parents’ policies until age 26; coverage for mental health equal to coverage for physical health care; and no-cost preventive care including vaccinations, birth control, and mammograms.
- Net patient revenue for the state’s hospitals increased \$2.7 billion from 2014-2015, primarily due to more Pennsylvanians having health insurance coverage.
- Federal funding under the ACA for Medicaid expansion in Pennsylvania is over \$3 billion.
- Repeal of the ACA could mean the loss of 137,000 jobs and the loss of state revenue, further adding to the state budget deficit.

“The ACA is Pennsylvania’s current safety net for health care insurance coverage. As Congress determines what adjustments will be made to it, we hope this report provides information to the public and our Congressional delegates on scale and impact of who is presently being helped by the ACA”, said Ann Torregrossa, Executive Director of PHFC.

The full report includes data for each congressional district on the ACA’s impact on residents, hospitals, and the broader economy, as well as similar data for Philadelphia, Allegheny, Montgomery, and Delaware counties.

The report is based on data from the Pennsylvania Departments of Human Services and Insurance; the Pennsylvania Health Care Cost Containment Council, Centers for Medicare & Medicaid Services, the United States Census, and the Department of Health Policy and Management of George Washington University.