

**One Year Later:
What Would Have Happened if Congress Repealed the Affordable Care Act?**

For too long, too many hard working Americans paid the price for policies that handed free rein to insurance companies with few protections for patients or providers. Nearly two years ago, President Obama signed health reform – the Affordable Care Act – into law. The law gives hard working families the security they deserve, makes insurance more affordable, ends the worst insurance company abuses and makes preventive care free for millions of Americans and everyone enrolled in Medicare.

One year ago today, on January 19, 2011, the House of Representatives voted to repeal the law, and take us back to the days when insurance companies had the power to decide what care residents of the United States could receive – allowing them to once again deny coverage to children with pre-existing conditions, cancel coverage when people get sick, and place lifetime or low annual dollar limits on the amount of care people can get, even if they need it. What’s more, without the law, insurance companies could overcharge for insurance just to boost their profits.

Here are some of the statistics about what would have happened if Congressional Republicans had succeeded in repealing the Affordable Care Act:

- **2.5 Million More Uninsured Young Adults.** 2.5 million young adults have been able to stay on their parent’s health insurance thanks to health reform.
- **2.65 Million Seniors Pay \$1.5 Billion More for Prescription Drugs.** The Affordable Care Act provides a 50 percent discount on covered brand name prescription drugs for seniors and people with disabilities who hit the donut hole. This discount has saved 2.65 million seniors more than \$1.5 billion through October 2011.
- **24.2 Million Seniors Pay More for Preventive Care.** The Affordable Care Act makes preventive care like mammograms and colonoscopies free for everyone with Medicare. Through November 2011, 24.2 million seniors have received free preventive services.

**Coverage for Young Adults
*Julia Jordan, Florida***

Julia is a college student with several health conditions who would have lost insurance if the Affordable Care Act had not been enacted. Under the old rules, it would have been difficult or impossible to buy insurance on the individual market. She also could have lost coverage if her health conditions meant she couldn’t be a full-time student. But now she can stay on her parent’s insurance until she turns 26, when the new law is fully implemented and she will have more health insurance options.

- **45,000 Americans With Pre-Existing Conditions Remain Uninsured.** As of November 2011, the Affordable Care Act's Pre-Existing Condition Insurance Plan has provided insurance to 45,000 Americans who have been locked out of the insurance marketplace because of a pre-existing condition.
- **Insurance Companies Free to Cap Care for 102 Million Americans.** Under the Affordable Care Act, insurance companies cannot drop your care when you get sick, or place a lifetime limit on your care. Today, the 102 million Americans whose health plan included lifetime dollar limits have seen their coverage expanded.
- **Insurance Companies Free to Drop Coverage for up to 15 Million Americans.** The Affordable Care Act finally put an end to one of the most abusive practices of the insurance industry: retroactively canceling coverage for a sick patient based on an unintentional mistake in their paperwork. Before the health care law was signed, most of the 15 million people purchasing coverage in the individual market were vulnerable to this policy. Rescission often leaves people suddenly responsible for past expenses and with no coverage to pay for needed care.

**Coverage for Americans with
Pre-Existing Conditions**
Gail Freyer, Arizona

Gail has diabetes, and needs regular care to manage her disease – including multiple shots of insulin every day. For years, Gail has struggled to find health insurance that she could afford. After losing coverage, she was unable to buy another policy due to her pre-existing condition. Now, Gail has coverage she can afford through the Pre-Existing Condition Insurance.

- **41 Million Pay More for Preventive Care.** Approximately 41 million Americans are now enrolled in health insurance plans that must provide preventive services without cost sharing thanks to health reform.

- **More than 6,000 Businesses Pay Nearly \$5 Billion More to Cover Early Retirees.** The Affordable Care Act has provided \$5 billion to a reinsurance program for businesses and other health insurance plan sponsors to help cover the cost of caring for retirees who aren't old enough to join Medicare. These funds help lower the cost of coverage to retirees, workers, their families, and their employers.

- **Less Transparency of Insurance Company Rate Increases on 34.8 Million Americans.** In every State and for the first time ever, insurance companies are now required to publicly justify their actions if they want to raise rates by 10 percent or more and publicly post this information. 28 states and the District of Columbia received \$109 million in new resources to help fight unreasonable premium increases and protect consumers – which would not have been available with a repeal of the law.

- **Less Accountability for 75 Million Americans with the Repeal of the 80-20 Rule.** Under health reform, insurance companies must spend at least 80 percent of your premium dollar on medical care rather than advertising, overhead and bonuses for executives. If they don't, insurance companies will have to provide consumers a rebate for those excessive profits.
- **No New State-Based Private Health Insurance Marketplaces.** In the last year, 29 States received over \$700 million in grants to establish Affordable Insurance Exchanges, which will give American families and small businesses the same health insurance options as Members of Congress through competitive health care marketplaces.
- **\$750 Million Less to Prevent Disease:** The Affordable Care Act's Prevention and Public Health Fund provided States, communities, and health care providers \$750 million to prevent disease keep people healthy.
- **\$350 Million Less to Fight Fraud.** The Affordable Care Act included \$350 million in new resources to fight fraud and, in FY 2010 alone, 931 individuals were charged with health care fraud. The law also created new tools to help detect and prevent fraud before it starts, including state of the art predictive modeling and data-mining techniques like credit card companies use.
- **Over \$100 Billion in Higher Deficits.** The Affordable Care Act will reduce the deficit by \$100 billion over ten years and reforms being implemented right now, like the Partnership for Patients, are saving even more – up to \$50 billion over the next 10 years in Medicare savings.