

Congressional Republicans' Plans To Gut Medicaid and the ACA Would Have Devastating Consequences in Montana

Congressional Republicans' have yet to release a budget, but the plans that have been offered and reported so far are a five-alarm fire for American families – especially when it comes to their health care costs. Not only has virtually every Republican budget or fiscal plan over the last decade included repeal of the Affordable Care Act (ACA) and deep cuts to Medicaid, but House Republicans putting together their budget are [reportedly drawing heavily](#) on a [plan](#) that includes both. And in recent weeks, they've reiterated that both [Medicaid](#), including the [ACA's expansion of coverage to low-income adults](#), and [ACA tax credits](#) that help people afford coverage are on the chopping block for cuts.

What's clear is this: extreme MAGA Republicans are trying to make health care more expensive for Montana families, all while pushing for more tax breaks for billionaires.

If Republicans are successful in repealing the Affordable Care Act and gutting Medicaid:

Montana families will have higher health care costs.

- **47,000 Montanans will see higher premiums.** 47,000 people in Montana who get coverage through the Affordable Care Act will see their premiums go up by an average of \$5,900.
 - For a married couple, age 62, earning \$75,000 per year and living in Helena, repealing *just* the Biden ACA improvements in the Inflation Reduction Act would increase their premiums by a whopping \$19,764 per year.
- **At least 152,000 people in Montana with pre-existing health conditions could lose critical protections.** Before the ACA, at least 152,000 Montanans [with pre-existing health conditions](#) could have been denied coverage or charged more if they tried to buy individual market health insurance. Republican repeal proposals either eliminate these protections outright or find [other ways](#) to gut them.
- **Up to 73,000 Montana residents could lose protection against catastrophic medical bills.** Before the ACA, insurance plans were not required to limit enrollees' total costs, and [almost one in five](#) people with employer coverage had no limit on out-of-pocket costs, meaning they were exposed to tens of thousands of dollars in medical bills if they became seriously ill.
- **331,000 Montanans would be at risk of lifetime benefit caps.** Prior to the ACA, more than 331,000 people in Montana, mostly people with employer coverage, had a [lifetime limit](#) on their health insurance benefits, and every year up to [20,000 people](#) hit that cap and saw their benefits exhausted just when they needed them most.
- **Families across Montana could lose free preventive care.** The ACA requires private health insurers to cover [preventive services](#), like cancer screenings, cholesterol tests, annual check-ups, and contraceptive services, at no cost. In fact, [60% of people with private health insurance](#) use at least one of these services every year. Before the ACA requirements were in place, millions of

Americans with health insurance faced cost sharing – sometimes high costs – for preventive services, which is part of why the ACA resulted in [increased use](#) of critical preventive care.

Montana residents will lose their health insurance.

- **168,000 people’s health insurance coverage would be at risk.** Over 54,000 Montanans have [signed up](#) for ACA marketplace coverage for 2023 and over **114,000** Montanans are [enrolled in](#) Medicaid expansion coverage available due to the ACA. The total number of people with some form of ACA coverage has risen significantly since 2017, when the Congressional Budget Office [estimated](#) the House-passed repeal bill would grow the ranks of the uninsured by 23 million nationwide.
- **An [additional](#) 177,000 Montana residents with Medicaid, including children, could lose critical services, or could even lose coverage altogether.** Slashing federal funding for Medicaid would force states to make Medicaid eligibility changes that would make it harder to qualify for and enroll in Medicaid coverage. States would also likely consider capping or limiting enrollment, cut critical services, and cut payments rates, making it harder for people with Medicaid to access care.
- **19,000 [seniors and people with disabilities](#) in Montana could receive worse care, with ballooning home care wait lists and eroded nursing home care.** The number of people on home care wait lists has dropped by 20 percent since 2018. This progress would likely be reversed under a block grant or per-capita cap because there would be fewer dollars available for home care services. Faced with large federal funding cuts, states would almost certainly ration care. And over [60 percent](#) of nursing home residents are covered by Medicaid, but states may be forced to cut nursing home rates to manage their costs, even though [research](#) shows that when nursing homes are paid less, residents get worse care.
- **Other Republican Medicaid proposals also threaten Montana residents.** Attempts to impose failed policies that take Medicaid coverage away from people who can’t meet bureaucratic work reporting requirements would strip coverage from Montana residents. Where these policies were tried, they led [nearly 1 in 4 people](#) subject to them to lose Medicaid.
- **Montanans could lose access to substance use treatment or mental health care.** Across the country, the ACA, especially its expansion of Medicaid, has dramatically [expanded](#) access to opioid treatment and other substance use disorder care, including [increases](#) in medication assisted treatment prescriptions for opioid and other substance use treatment and [improved access](#) to mental health care.