Affordable Care Act in Pennsylvania Fact Sheet

Enrollment Expansion & Financial Assistance
- **2016 Marketplace enrollment**: More than 412,347 Pennsylvanians enrolled in marketplace plans in 2016.[1]
  - 78 percent of consumers on marketplace plans received financial assistance – an average of $248 per month - to offset premium costs.[1]
- **2017 Marketplace enrollment:** As of February 3, more than 426,000 Pennsylvanians have signed up for coverage for 2017.[2]
  - The federal Department of Health and Human Services estimates that 75 percent of returning marketplace consumers will be able to find a 2017 plan for less than $100 a month, after financial assistance.[3]
- **Medicaid enrollment**: More than 700,000 Pennsylvanians receive health insurance coverage through the Medicaid expansion, which was implemented by Governor Wolf in January 2015.[4]
  - An estimated **310 deaths were prevented** in 2016 because of Medicaid expansion.[5]
  - Before Medicaid expansion, in order for an adult to qualify for Medicaid in Pennsylvania they had to be disabled or very low-income parents of dependent children. Now, all low-income adults are eligible for Medicaid. As an example, pre-Medicaid expansion, a family of 3 could not qualify if they earned more than $7,420; now, that same family can make up to $27,821 and still qualify for Medicaid.[6]
- **1 in 10 Pennsylvanians under the age of 65 have health coverage because of the ACA**: Thanks to the ACA, nearly 1.1 million Pennsylvanians have health coverage – that's over 10% of Pennsylvanians under age 65.[7]
- **Reduction in uninsured**: The uninsured rate fell from 10.2% in 2010 to 6.4% in 2015, the lowest it has ever been.[8]
- **2016 Federal financial assistance:** Because of the ACA, consumers in the individual market received nearly $1 billion in premium subsidies.

Coverage Improvements[9]
- **An end to annual and lifetime limits**: Under the ACA, insurers cannot set annual or lifetime limits on benefits. This consumer protection has impacted 4.5 million Pennsylvanians.
- **No discrimination based on pre-existing conditions**: Up to 5.4 million people in Pennsylvania have a pre-existing health condition. Now, health insurance companies cannot refuse coverage or charge people more because of pre-existing conditions.
- **Young adults covered until age 26**: An estimated 89,000 young adults in Pennsylvania have benefited from the ACA provision that allows kids to stay on their parents' health insurance up to age 26.
- **Free preventive care**: Under the ACA, health plans must cover preventive services — like flu shots, cancer screenings, contraception, and mammograms – at no extra cost to consumers. This provision benefits 6.1 million people in Pennsylvania.

- **Slower premium growth for employer coverage**: The average premium for Pennsylvania families with employer coverage grew 5.1 percent per year from 2010-2015, compared with 7.3 percent over the previous decade. Assuming Pennsylvania premiums grew in line with the national average in 2016, family premiums in Pennsylvania are $2,700 lower today than if growth had matched the pre-ACA decade.
- **Access to treatment for substance use disorders**: Under the ACA, more than 51,000 Pennsylvanians have access to substance use disorder treatment through coverage obtained through the federal marketplace.[10] 124,000 Pennsylvanians who receive coverage through the Medicaid expansion have been able to access substance use disorder treatment since 2015.[11]

Increased Financial Security for Pennsylvanians[12]
- An estimated 11,700 Pennsylvanians were saved from catastrophic out-of-pocket medical costs because of Medicaid expansion.
- An estimated 37,100 Pennsylvanians did not have to borrow to pay bills or skip payments thanks to Medicaid expansion.
- **Prescription savings for seniors**: In 2015, about 297,000 Medicare beneficiaries each saved an average of about $1,000 on their prescription drugs thanks to ACA provisions closing the Medicare donut hole – that's a total of $313 million in savings for senior Pennsylvanians.
- **Uncompensated care** in Pennsylvania was reduced by approximately $280 million in 2016 because of Medicaid expansion, strengthening our hospitals.

Consequences of Repeal
- **Job losses**: Repeal of premium tax credits and Medicaid expansion would result in an estimated 137,000 jobs lost in Pennsylvania in 2019, almost all in the private sector.[13]
- **Lost revenue and state and local taxes**: ACA repeal is estimated to reduce gross state product by $76.5 billion and state and local tax revenue by $2.4 billion between 2019 and 2023.[5]
- **More uninsured**: By 2019, the number of uninsured is estimated to more than double, rising from 711,000 (73% of whom would be eligible for assistance under the ACA) to 1,667,000.[14]
- **Drastically less federal funding, large impact to state budget:** Over the next 10 years, ACA repeal is estimated to result in nearly $36 billion less federal funding for healthcare for Pennsylvanians and $7.8 billion <u>more</u> in state spending.[15]
- **Lower taxes for the top 1%, higher taxes on the middle class:** The top .1% would get an average tax cut of $197,000 while taxes on the middle class would rise.[16]

[1] https://www.cms.gov/Newsroom/MediaReleaseDatabase/Fact-sheets/2016-Fact-sheets-items/2016-06-30.html

[2] CMS. "Biweekly Enrollment Snapshot: Weeks 12 through 14, Jan 15 – Jan 31, 2017." Released Feb. 3, 2017. https://www.cms.gov/Newsroom/MediaReleaseDatabase/Fact-sheets/2017-Fact-Sheet-items/2017-02-03.html

[3] U.S. Department of Health and Human Services. "ASPE Research Brief: Health Plan Choice and Premiums in the 2017 Health Insurance Marketplace." Table 8, page 24. https://aspe.hhs.gov/sites/default/files/pdf/212721/2017MarketplaceLandscapeBrief.pdf

[4] https://www.governor.pa.gov/over-700000-additional-pennsylvanians-enrolled-in-governor-wolfs-medicaid-expansion-plan/

[5] HHS ASPE. "Compilation of State Data on the Affordable Care Act." https://aspe.hhs.gov/sites/default/files/aspe-files/253321/dec2016statebystate.xlsx

[6] http://kff.org/medicaid/fact-sheet/medicaid-eligibility-for-adults-as-of-january-1-2014/#footnote-EN8497-3; https://www.healthcare.gov/lower-costs/

[7] Total PA population estimate as of July 1, 2016: http://www.census.gov/quickfacts/table/PST045216/42

[8] https://www2.census.gov/programs-surveys/demo/tables/p60/257/tableA1.pdf

[9] HHS. "Impact of the Affordable Care Act in Pennsylvania." Released Dec. 13, 2016. https://www.hhs.gov/healthcare/facts-and-features/state-by-state/how-aca-is-working-for-pennsylvania/index.html

[10] Harvard Medical School. "Richard Frank Reports on Potential Damage of ACA Repeal on U.S. Opioid Crisis." Released Jan. 17, 2016. https://www.hcp.med.harvard.edu/news/richard-frank-reports-potential-damage-aca-repeal-us-opioid-crisis

[11] Pennsylvania Department of Human Services

[12] HHS ASPE. "Compilation of State Data on the Affordable Care Act." https://aspe.hhs.gov/sites/default/files/aspe-files/253321/dec2016statebystate.xlsx

[12] http://kff.org/medicaid/fact-sheet/medicaid-eligibility-for-adults-as-of-january-1-2014/#footnote-EN8497-3; https://www.healthcare.gov/lower-costs/

[13] The Commonwealth Fund. "The Economic and Employment Consequences of Repealing Federal Health Reform: Pennsylvania." Jan. 6, 2017. http://www.commonwealthfund.org/~/media/files/publications/issue-brief/2017/jan/ku-aca-repeal-job-loss/state-pdfs/repealing-federal-health-reform-fact-sheet--pennsylvania.pdf?la=en

[14] Urban Institute. "Implications of Partial Repeal of the ACA through Reconciliation." December 2016. http://www.urban.org/sites/default/files/publication/86236/2001013-the-implications-of-partial-repeal-of-the-aca-through-reconciliation_0.pdf

[15] Ibid. Appendix Table A.5, page 21.

[16] The Urban Institute and Brookings Institute Tax Policy Center. "Repealing the Affordable Care Act Would Cut Taxes For High Income Households, Raise Taxes For Many Others." Dec. 15, 2016. http://www.taxpolicycenter.org/taxvox/repealing-affordable-care-act-would-cut-taxes-high-income-households-raise-taxes-many-others