

## 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.<sup>1</sup>
  - 78 percent of consumers on marketplace plans received financial assistance – an average of \$248 per month - to offset premium costs.<sup>1</sup>
- **2017 Marketplace enrollment:** As of February 3, more than 426,000 Pennsylvanians have signed up for coverage for 2017.<sup>2</sup>
  - 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.<sup>3</sup>
- **Medicaid enrollment:** More than 700,000 Pennsylvanians receive health insurance coverage through the Medicaid expansion, which was implemented by Governor Wolf in January 2015.<sup>4</sup>
  - An estimated **310 deaths were prevented** in 2016 because of Medicaid expansion.<sup>5</sup>
  - 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.<sup>6</sup>
- **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.<sup>7</sup>
- **Reduction in uninsured:** The uninsured rate fell from 10.2% in 2010 to 5.6% in 2016, the lowest it has ever been.<sup>8</sup>
- **2016 Federal financial assistance:** Because of the ACA, consumers in the individual market received nearly \$1 billion in premium subsidies.

### Coverage Improvements<sup>9</sup>

- **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.<sup>10</sup> 124,000 Pennsylvanians who receive coverage through the Medicaid expansion have been able to access substance use disorder treatment since 2015.<sup>11</sup>

### **Increased Financial Security for Pennsylvanians<sup>12</sup>**

- 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.<sup>13</sup>
- **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.<sup>5</sup>
- **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.<sup>14</sup>
- **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 more in state spending.<sup>15</sup>
- **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.<sup>16</sup>

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<sup>1</sup> <https://www.cms.gov/Newsroom/MediaReleaseDatabase/Fact-sheets/2016-Fact-sheets-items/2016-06-30.html>

<sup>2</sup> 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>

<sup>3</sup> 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>

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

<sup>5</sup> HHS ASPE. "Compilation of State Data on the Affordable Care Act."

<https://aspe.hhs.gov/sites/default/files/aspe-files/253321/dec2016statebystate.xlsx>

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

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

<sup>8</sup> <https://www.census.gov/content/dam/Census/library/publications/2017/demo/p60-260.pdf>

<sup>9</sup> 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>

<sup>10</sup> 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>

<sup>11</sup> Pennsylvania Department of Human Services

<sup>12</sup> HHS ASPE. "Compilation of State Data on the Affordable Care Act."

<https://aspe.hhs.gov/sites/default/files/aspe-files/253321/dec2016statebystate.xlsx>

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

<sup>13</sup> 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>

<sup>14</sup> 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](http://www.urban.org/sites/default/files/publication/86236/2001013-the-implications-of-partial-repeal-of-the-aca-through-reconciliation_0.pdf)

<sup>15</sup> Ibid. Appendix Table A.5, page 21.

<sup>16</sup> 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>