

# HEALTH CARE

## what you need to know

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**Q: How did the Affordable Care Act (ACA) change our healthcare system?**

A: The ACA requires all Americans to have health insurance and offered tax credits to those who need help. Having younger, healthier people in the system keeps the cost of insurance affordable for everyone. It also expanded the Medicaid program, which provides health care for the poor.

Under the ACA, businesses with more than 50 employees must offer health insurance or pay a penalty. And insurance companies can no longer deny coverage to people with pre-existing health conditions.

Nationwide, 20 million Americans who were previously uninsured now have care through the ACA.

In Kentucky's Sixth District, almost 44,000 people got health insurance through the ACA, and 70,000 more gained coverage through Medicaid. The district's uninsured rate has dropped from 13.1 percent to 6.9 percent.

**Q: Is Rep. Andy Barr right when he says the ACA is in a death spiral?**

A: No. It would be more accurate to say that the Republicans have done all they can to kill the ACA. The Trump Administration has

ended the federal subsidies to insurance companies, which caused many companies to withdraw from the system. It reduced the ACA's open enrollment period from 12 to six weeks, and it regularly shuts down the program's website. It slashed the ACA advertising budget by 90 percent and cut funding to groups that assist with enrollment.

**Q: But don't rising premiums prove that the ACA is a flawed plan?**

A: No. Premiums are rising because tens of thousands of healthy people have left the system due to the reasons listed above. Another reason for rising premiums is that greedy pharmaceutical companies dramatically raised the prices of some drugs.

Another factor is that the Republican-led Congress did not fund the ACA as it should have. When the act passed eight years ago, it established 23 nonprofit insurance co-ops to keep premiums down in remote areas with few insurers. Only a handful of the co-ops remain today, at least partly because Congress paid only \$2.4 billion of the \$6 billion appropriated for the centers.

**Q: What do the Republicans propose instead?**

A: The Republicans introduced health care bills this year in both the House and Senate.



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Both were highly unpopular and failed to pass.

The bills reduced federal funding for Medicaid and phased out its expansion under the ACA, and they limited the tax credits to help people purchase insurance. They ended the ACA requirements that everyone have health insurance, and that companies provide health insurance to their workers. The money saved from these changes would be shifted to the rich and to big corporations through tax cuts.

**Q: How would the Republican plans impact the health care market overall?**

A: The Congressional Budget Office (CBO) estimated that they would make the health insurance market unstable, cause premiums to rise, and increase the number of uninsured Americans by 32 million in 2026.

“That’s a true death spiral,” Larry Levitt, senior vice president at the Kaiser Family Foundation, has said of the Republican plans.

**Q: But Barr says unleashing market forces on health care will result in better care and lower costs. Who should I believe?**

A: Believe the CBO. Unlike politicians, the CBO is non-partisan and does not accept contributions from big pharmaceutical and insurance companies.

The health care market is driven by the cost of care and the risks of using that care. If “market forces” would give us better health care and lower costs, why didn’t we see that in the pre-ACA days? Instead, we saw an estimated 26,000 Americans die prematurely each year due to lack of health

coverage and another 700,000 go bankrupt because of huge medical bills.

**Q: So why are Republicans like Barr so opposed to the ACA?**

A: Many Republicans oppose the ACA because they have been promising to repeal it for eight years now and they feel they must keep their promises. They say it is a burden on businesses, and they do not like the idea that government *requires* everyone to purchase health insurance. They see the very idea of government providing healthcare to all citizens as outlandish and dangerous.

In Canada, Britain and many other countries, the government extends health care to all citizens as a right, and everyone is required to pay into the system. America is alone among industrialized nations in viewing health care as a privilege for the well-off rather than a basic right for everyone.

This attitude is a national disgrace. Martin Luther King once said, “Of all forms of inequality, injustice in healthcare is the most shocking and inhumane.”

**Q: What can we do to change our country’s health care system?**

We can learn the basic facts about health care. We can stay informed on how our elected representatives vote, and we can keep pressure on them to do the right thing. If they do not, we can elect someone else to represent us in Congress.

To read our reports on healthcare, go to [www.indivisiblebluegrass.org](http://www.indivisiblebluegrass.org). Click on Resistance Toolkit > Research > Healthcare

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