Healthcare Undone
And what to do about it

AFT Nurses & Health Professionals
It’s not partisan, it’s personal.

“I support the ACA because it provides quality healthcare options for every American citizen.

I believe that when more people have access to health care that chronic preventable conditions can be better managed, decreasing the cost of expensive hospitalizations.”

Access to healthcare is a necessary first step in saving money, valuable resources, and people’s lives.”

Lizzy
Oregon Nurses Association
Registered Nurse
Republican
The Affordable Care Act (aka, Obamacare)

Provides consumer protections for everyone.

• Bans discrimination against people with pre-existing conditions
• Allows children under the age of 26 to stay on their parent’s plan
• Raises the bar for what services plans must cover (i.e., essential health benefits)
• Caps annual out-of-pocket costs and bans lifetime coverage limits

Made progress toward universal coverage.

• Expanded Medicaid and offered premium subsidies to purchase coverage for low- and moderate-income families
• Reduced the uninsured rate to an historic low (less than 9 percent) by expanding coverage to 20+ million Americans.
Have you used any of these services?

<table>
<thead>
<tr>
<th>10 Essential Health Benefits</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ambulatory patient services</td>
</tr>
<tr>
<td>Emergency services</td>
</tr>
<tr>
<td>Hospitalization</td>
</tr>
<tr>
<td>Maternity &amp; newborn care</td>
</tr>
<tr>
<td>Mental Health and substance abuse</td>
</tr>
<tr>
<td>Prescription drugs</td>
</tr>
<tr>
<td>Rehabilitative services &amp; devices</td>
</tr>
<tr>
<td>Laboratory services</td>
</tr>
<tr>
<td>Preventative services &amp; chronic disease mgmt.</td>
</tr>
<tr>
<td>Pediatric Services</td>
</tr>
</tbody>
</table>

**Why it matters to you**

- ACA requires individual and small group plans to cover these benefits
- If you lose coverage through your job, you have the peace of mind knowing plans will cover these services
- Without an essential benefits requirement, insurers would charge people who *need* these services much higher rates
Do you have or know someone who has one of these “conditions”?

<table>
<thead>
<tr>
<th>Examples of conditions for which insurers could decline or limit coverage before the Affordable Care Act:</th>
</tr>
</thead>
<tbody>
<tr>
<td>• AIDS/HIV</td>
</tr>
<tr>
<td>• Alzheimer’s disease</td>
</tr>
<tr>
<td>• Rheumatoid arthritis</td>
</tr>
<tr>
<td>• Bipolar disorder</td>
</tr>
<tr>
<td>• Cancer (within the past 10 years)</td>
</tr>
<tr>
<td>• Cerebral palsy</td>
</tr>
<tr>
<td>• Congestive heart failure</td>
</tr>
<tr>
<td>• Crohn’s disease</td>
</tr>
<tr>
<td>• Emphysema</td>
</tr>
<tr>
<td>• Diabetes</td>
</tr>
<tr>
<td>• Epilepsy</td>
</tr>
<tr>
<td>• Heart disease</td>
</tr>
<tr>
<td>• Hemophilia</td>
</tr>
<tr>
<td>• Hepatitis C</td>
</tr>
<tr>
<td>• Kidney disease</td>
</tr>
<tr>
<td>• Lupus</td>
</tr>
<tr>
<td>• Multiple sclerosis</td>
</tr>
<tr>
<td>• Muscular dystrophy</td>
</tr>
<tr>
<td>• Severe obesity</td>
</tr>
<tr>
<td>• Organ transplant</td>
</tr>
<tr>
<td>• Paraplegia</td>
</tr>
<tr>
<td>• Paralysis</td>
</tr>
<tr>
<td>• Parkinson’s disease</td>
</tr>
<tr>
<td>• Pending surgery or hospitalization</td>
</tr>
<tr>
<td>• Pneumocystic pneumonia</td>
</tr>
<tr>
<td>• Pregnancy or expectant parent</td>
</tr>
<tr>
<td>• Sleep apnea</td>
</tr>
<tr>
<td>• Stroke</td>
</tr>
<tr>
<td>• Substance abuse (with recent treatment)</td>
</tr>
<tr>
<td>• Transsexualism</td>
</tr>
</tbody>
</table>

Source: Kaiser Family Foundation, Pre-existing Conditions and Medical Underwriting in the Individual Insurance Market Prior to the ACA (December 12, 2016)
“Life is a pre-existing condition waiting to happen.”

- Atul Gawande -
What is Trumpcare?
(aka, American Health Care Act)

1. **Cuts taxes for the rich, raises taxes for working families.**
   - Repeals taxes on high-income earners, insurance companies, and even tanning salons
   - Keeps the 40% tax on workers’ health benefits remains ("Cadillac tax")
   - Removes ACA limit on tax deductions for executive pay

2. **Cuts federal funding for Medicaid.**
   - Restructures Medicaid financing by capping and cutting federal funding

3. **Blocks access to women’s health services.**
   - Prohibits federal payments to providers that deal mainly in reproductive services
   - Prohibits women who qualify for tax credits to purchase plans that cover abortion

4. **Rolls back protections for people with pre-existing conditions.**
   - Forces people who have a gap in coverage to pay 30% higher premiums for 12 months.

5. **Makes coverage less affordable.**
   - Allows insurers to charge older people 5x’s more
   - More meager tax credits are based on age rather than income and premium costs
   - Ends cost-sharing reduction subsidies
Noteworthy Numbers from the Budget Office

24 million  The number of people who would lose health insurance by 2026.

$1.5 trillion  Reduction in financial assistance to low-income families. This comes from a $880B cut to Medicaid and a $673B cut to tax credits to help people purchase individual insurance.

$275 billion  The amount of tax cuts for the top 2% through 2026.

750  The percent increase in premiums a 64-year old earning $26,500 would pay under Trumpcare in 2026.

$163 billion  The financial hit taken to the Medicare trust funds through 2026.

Read the report here: https://www.cbo.gov/publication/52486
Medicaid in Schools

Medicaid supports school-based health services.

- Medicaid in schools supports equipment, high-quality physical and mental health services, medical transportation, program administration and salaries for school health professionals.
- Kids in Medicaid see health and education benefits in both the long and short-term. Furthermore, Medicaid in schools directly supports AFT members’ top priorities.

Trumpcare would cut Medicaid and hurt kids and schools.

- Federal cuts would force states to ration care, incentivize health inequity and drop care quality standards.
- School districts that rely on Medicaid would face aging infrastructure and fewer supplies, cuts to general education budgets, fewer services and reduced access to health care, higher state and local taxes, increased behavioral health challenges and job loss among specialized instructional support personnel.

What about our state?

HEALTH INSURANCE
799,000 people would lose their health insurance.

JOBS & ECONOMY
61,544 jobs would be lost.
NJ would lose $5 billion in federal funding.

Source: http://www.epi.org/aca-obamacare-repeal-impact/
Nurses & health professionals oppose #Trumpcare.

**OPPOSE**

- AARP
- APSCME
- Alliance for Healthcare Security
- Alliance for Retired Americans
- American Academy of Family Physicians
- American Bridge
- American College of Physicians
- American Congress of OB/GYNs
- American Diabetes Association
- American Federation of Teachers
- American Health Care Association
- American Hospital Association
- American Medical Association
- American Medical Student Association
- American Medical Women’s Association
- American Nurses Association
- American Osteopathic Association
- American Public Health Association
- America’s Essential Hospitals
- Association of American Physicians & Surgeons
- Catholic Health Association of the United States
- Center for American Progress
- Center for Medicare Advocacy
- Children’s Defense Fund
- Children’s Hospital Association
- Community Catalyst
- Consumers Union
- Doctors for America
- Families USA
- Federation of American Hospitals
- Medicare Rights Center
- MomsRising
- MoveOn.org
- National Association of Psychiatric Health Systems
- National Committee to Preserve Social Security and Medicare
- National Council of La Raza
- National Disability Rights Network
- National Medical Association
- National Nurses United
- National Partnership for Women & Families
- National Physicians Alliance
- National Women’s Law Center
- Network for Patient Advocacy
- OUR Revolution
- Planned Parenthood
- Service Employees International Union

**SUPPORT**

- Advamed
- American Legislative Exchange Council (ALEC)
- American Medical Device Manufacturers Association
- Americans for Tax Reform
- Consumer Healthcare Products Association
- National Association of Wholesaler-Distributors
- U.S. Chamber of Commerce

Listen to your nurses & health professionals.
The public is on our side.

More Say ACA Replacement Plan Will Make Things Worse Than Better on Coverage, Costs, and Pre-Existing Conditions

<table>
<thead>
<tr>
<th></th>
<th>Decrease</th>
<th>Stay about same</th>
<th>Increase</th>
</tr>
</thead>
<tbody>
<tr>
<td>...number of people who have health insurance</td>
<td>48%</td>
<td>30%</td>
<td>18%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th></th>
<th>Increase</th>
<th>Stay about same</th>
<th>Decrease</th>
</tr>
</thead>
<tbody>
<tr>
<td>...costs for people who buy own insurance</td>
<td>48%</td>
<td>25%</td>
<td>23%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th></th>
<th>Higher</th>
<th>Stay about same</th>
<th>Lower</th>
</tr>
</thead>
<tbody>
<tr>
<td>...deductibles</td>
<td>41%</td>
<td>23%</td>
<td>25%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th></th>
<th>Fewer</th>
<th>About same</th>
<th>More</th>
</tr>
</thead>
<tbody>
<tr>
<td>...protections for people with pre-existing conditions</td>
<td>32%</td>
<td>45%</td>
<td>15%</td>
</tr>
</tbody>
</table>

AFT turned out. #KeepUsCovered
Acting L.O.C.A.L.

- Legislation at the state level to protect consumers
- Opportunities to tell members’ stories
- Collective bargaining to protect our rights
- AFT resources to coordinate across states
- Leadership with community partners to pressure lawmakers on both sides of the aisle
What’s next?

• **Congress**
  – House Budget Committee (March 15), Rules Committee (right after), then the floor of the House for a vote as soon as next week

• **The next few weeks**
  – The House wants move to Senate by April 7th—just before the April 10th recess begins

• **Petition**
  – Send a letter to your member of Congress: [www.aft.to/ahca](http://www.aft.to/ahca)

• **Action**
  – March 23rd is the anniversary of the signing of the ACA, and there will be events held around the country

• **Educate, agitate, and organize**
  – use the presentation to engage members for action
Thank you!

Jeanne Otersen, AFT Nurses & Health Professionals
jotersen@aft.org

Chelsea Prax, Children’s Health, Safety & Well-being
cprax@aft.org

Kyle Arnone, AFT Nurses & Health Professionals
kyarnone@aft.org