

Issue Brief

Affordable Care Act Update



What's New?

- As of Dec. 9, about 4.7 million Americans – nearly 170,000 in Illinois – had enrolled in Obamacare since the start of enrollment on Nov. 1.
- Consumers whose current exchange plans are being discontinued at the end of the year have until March 1 to enroll in new plans. They must pick plans by Dec 31 if they want their coverage to start Jan 1.
- Presence Health promoted enrollment with our communities by providing navigators in our hospitals, a phone number and website to connect people with the information they needed to get enrolled.
- Open enrollment to purchase health insurance on the ACA Marketplace begins on Nov.1 and will end on Dec. 15, 2017. This year's timeframe and funding for enrollment have been cut, so Presence Health has partnered with the Patient Innovation Center (PIC) to provide free assistance to anyone who needs to enroll. For open enrollment information, click [here](#).
- Download the Presence Health flier [here](#) or contact Cody McSellers-McCray at Cody.Mcsellers-Mccray@presencehealth.org or 312.308.3994 to find out about Presence Health programs.
- For a history of the ACA repeal and replace debate, please see *Presence Health Resources* below.

What's the Issue?

- The Patient Protection and Affordable Care Act, often shortened to the Affordable Care Act (ACA) and nicknamed “Obamacare” was signed into law by President Barack Obama on March 23, 2010.
- The ACA transformed the non-group insurance market in the United States, and:
 - mandated that most residents have health insurance.
 - significantly expanded public insurance and subsidized private insurance coverage.
 - raised revenues from a variety of new taxes.
 - reduced and reorganized spending under Medicare, the nation's largest health insurance plan.
 - introduced a number of new payment models for health systems and care givers that focus on value instead of volume.
- Due to the ACA, the uninsured rate in the United States is the lowest it has been in over 50 years.
- When the Trump Administration came into office, the Republican majority in Congress made it a top priority to repeal and/or replace the ACA.
- Since legislative efforts have stalled, executive actions are being implemented to destabilize ACA marketplaces and attempt to increase pressure on legislators to repeal the law.

Why Does it Matter?

- To date, proposals to repeal and replace the Affordable Care Act would severely hurt Illinois patients.
- The proposals have all attempted to roll-back Medicaid expansion, remove safeguards for patients with pre-existing conditions and reduce subsidies for the purchase of insurance.
- As a result, Illinois would experience:
 - Job losses and reduction of funding in our local communities due to this legislation could push the Illinois economy into a deep recession.
 - Illinois could lose up to \$21.2 billion in Medicaid funding and 343,000 people in Illinois would lose Medicaid health care coverage.
- If CSR subsidy payments are not made, insurers will almost certainly be forced to increase premiums, with the congressional Budget Office projecting increases of at least 20 percent.
- The health insurance sold through Association Health Plans could be exempt from consumer protections such as the essential health benefits standard and the prohibition on charging higher premiums to people with preexisting conditions, resulting in increased risk for higher premiums and fewer plan options on the individual market. These plans historically have also had issues with fraud and insolvency.

What is the Presence Health perspective?

- **No repeal, without a simultaneous and adequate replacement.** As the largest Catholic health system in Illinois, Presence Health opposes proposals that would severely limit access to care, especially for the most vulnerable among us. Completely repealing the ACA without an immediate and adequate replacement directly impacts the well-being of both patients and providers.
- **Presence Health fundamentally believes in access to health care.** Ensuring access to health care is a fundamental belief of our ministry. Any change to the ACA should maintain coverage gains that have provided many people in Illinois with the coverage they need to proactively seek care. We don't believe that 24 million Americans should lose access to coverage.
- **Illinois is already disadvantaged.** Restructuring Medicaid would further the disparities Illinois already faces with funding. By placing caps on Medicaid spending, services for low-income families would be decreased, the amount of uncompensated care would increase and shift the difference to paying patients who would likely see their insurance costs increase.
- **Continue to build upon the ACA.** We welcome the opportunity to work with our elected officials on meaningful changes to health care policy that would help accelerate the triple aim of reduced costs, improved outcomes and increased patient satisfaction. We acknowledge that the ACA is not perfect and want to work to improve it in meaningful ways.

- **We are committed to taking action to defend the ACA.**
 - Through our Advocacy Hub, Presence Health board members and associates have sent over 1,500 email messages to the House and Senate.
 - We held over 50 in-person meetings with elected officials including several when our System and Presence Health Ministries Board members were in Washington, D.C.
 - Presence Health hosted conversations with Congressman Roskam at our system office, Senator Durbin at Covenant Medical Center and Representative Foster in Joliet.