

# Healthcare Undone

And what to do about it

AFT Nurses & Health Professionals



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# 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



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# 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.



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# Have you used any of these services?

10 Essential Health Benefits
Ambulatory patient services
Emergency services
Hospitalization
Maternity & newborn care
Mental Health and substance abuse
Prescription drugs
Rehabilitative services & devices
Laboratory services
Preventative services & chronic disease mgmt.
Pediatric Services

## 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



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# Do you have or know someone who has one of these “conditions”?

## Examples of conditions for which insurers could decline or limit coverage before the Affordable Care Act:

- AIDS/HIV
- Alzheimer's disease
- Rheumatoid arthritis
- Bipolar disorder
- Cancer (within the past 10 years)
- Cerebral palsy
- Congestive heart failure
- Crohn's disease
- Emphysema
- Diabetes
- Epilepsy
- Heart disease
- Hemophilia
- Hepatitis C
- Kidney disease
- Lupus
- Multiple sclerosis
- Muscular dystrophy
- Severe obesity
- Organ transplant
- Paraplegia
- Paralysis
- Parkinson's disease
- Pending surgery or hospitalization
- Pneumocystic pneumonia
- **Pregnancy or expectant parent**
- Sleep apnea
- Stroke
- Substance abuse (with recent treatment)
- Transsexualism

Source: Kaiser Family Foundation, Pre-existing Conditions and Medical Underwriting in the Individual Insurance Market Prior to the ACA (December 12, 2016)

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“Life is a  
pre-existing condition  
*waiting to happen.*”

- Atul Gawande -



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# 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



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# 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>



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# 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.

*Get the two-pager: <http://bit.ly/2lwACkt>*



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# 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.



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Source: <http://www.epi.org/aca-obamacare-repeal-impact/>

# WHICH SIDE ARE YOU ON?

Nurses & health professionals oppose  
**#Trumpcare.**

## OPPOSE

AARP  
AFSCME  
Alliance for Healthcare Security  
Alliance for Retired Americans  
American Academy of Family Physicians  
American Bridge  
American College of Physicians  
American Congress of OBGYNs  
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



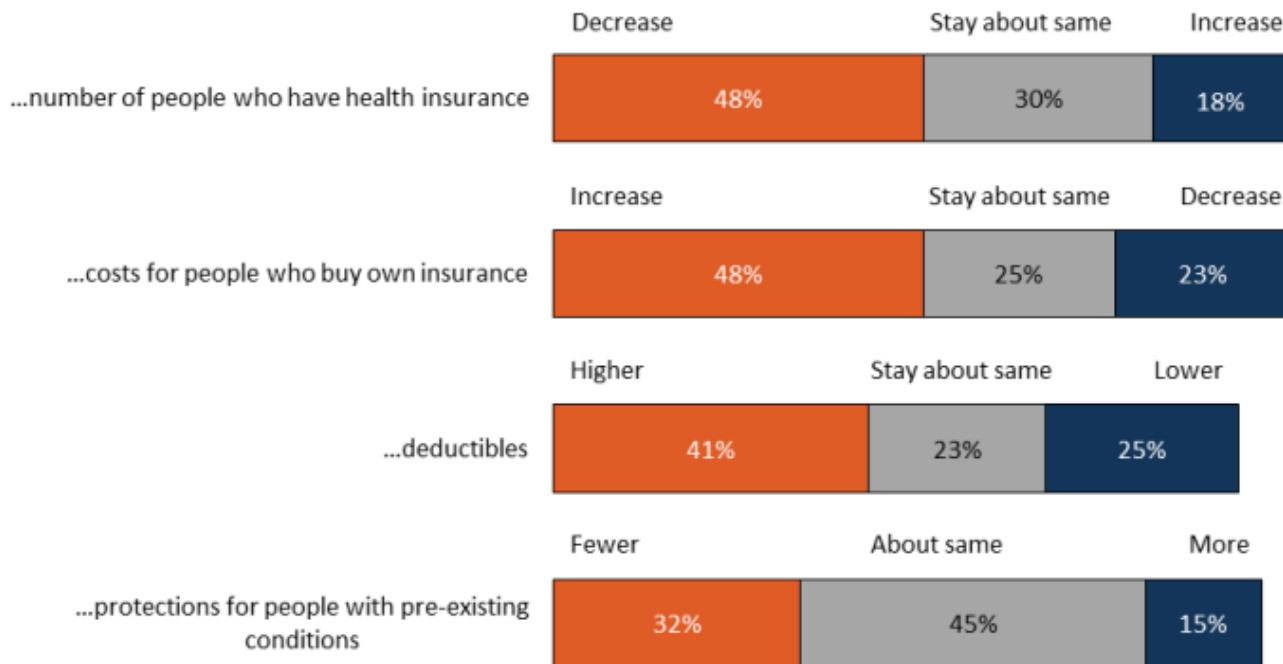
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**Listen to your nurses & health professionals.**

# The public is on our side.

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

Percent who say compared with current health care law, the replacement plan will have the following effects on...



NOTE: Question wording abbreviated. See topline for full question wording. Don't know/Refused responses not shown.  
SOURCE: Kaiser Family Foundation Health Tracking Poll (conducted March 6-12, 2017)



Source: <http://kff.org/health-reform/poll-finding/kaiser-health-tracking-poll-aca-replacement-plans-womens-health/>

# STATES IN ACTION



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# AFT turned out. #KeepUsCovered



@AFTHealthcare

# 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



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# 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 7<sup>th</sup>—just before the April 10<sup>th</sup> recess begins
- **Petition**
  - Send a letter to your member of Congress: [www.aft.to/ahca](http://www.aft.to/ahca)
- **Action**
  - March 23<sup>rd</sup> 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



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**Thank you!**

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