



Affordable Care Act Town Hall

Congressman Robert C. "Bobby" Scott

Third District of Virginia

Monday, December 12, 2016

Newport News, Virginia



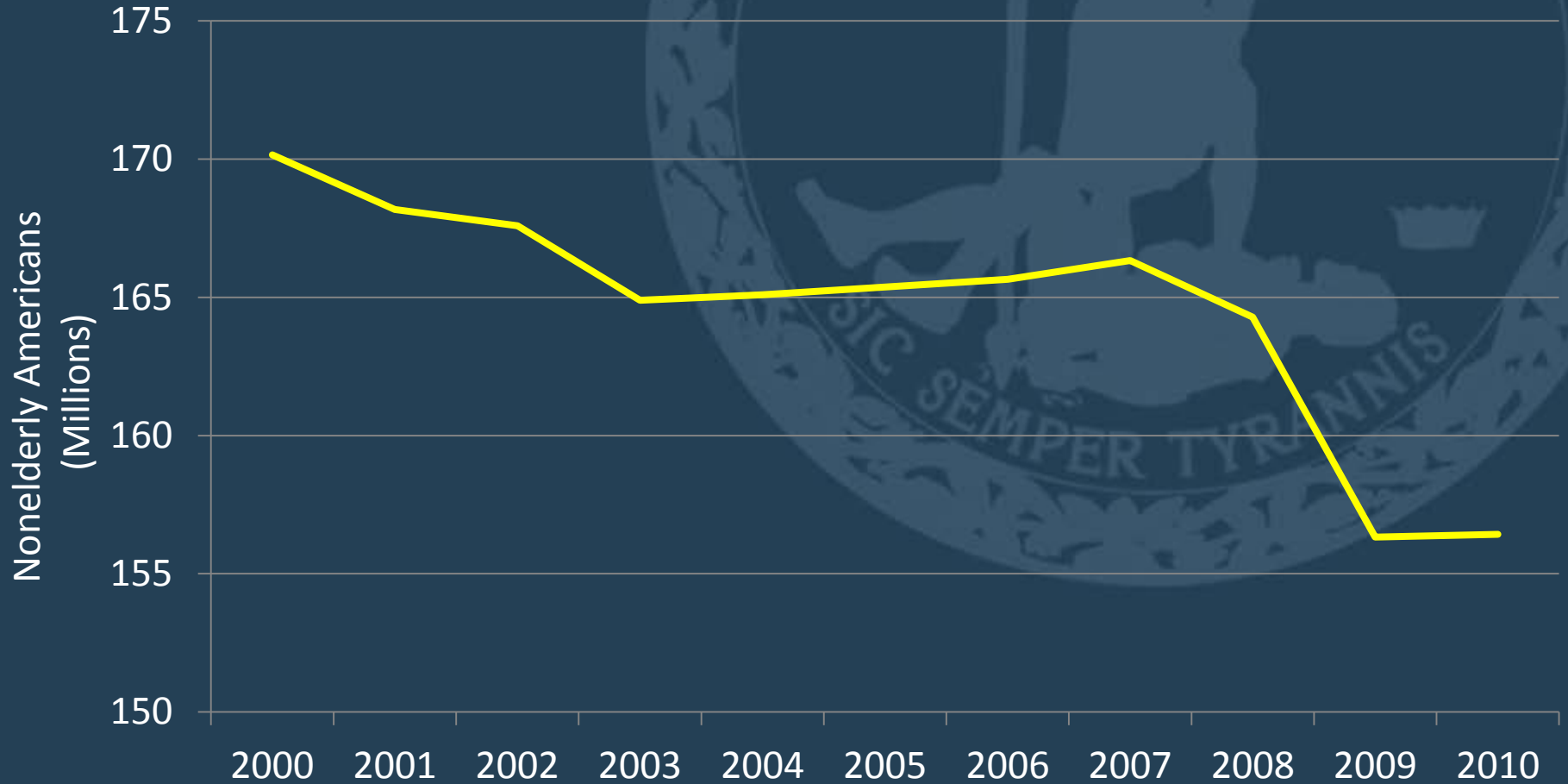
Before the ACA

- You could be denied coverage or charged exorbitant premiums if you had a pre-existing condition
- Employer-based coverage was declining and those who lost job-based coverage had few or no options
- The cost of caring for the uninsured was shifted onto Americans families through higher premiums – an additional \$1,000 annually



Declining Employer-Sponsored Coverage

2000-2010



CONGRESSMAN BOBBY SCOTT

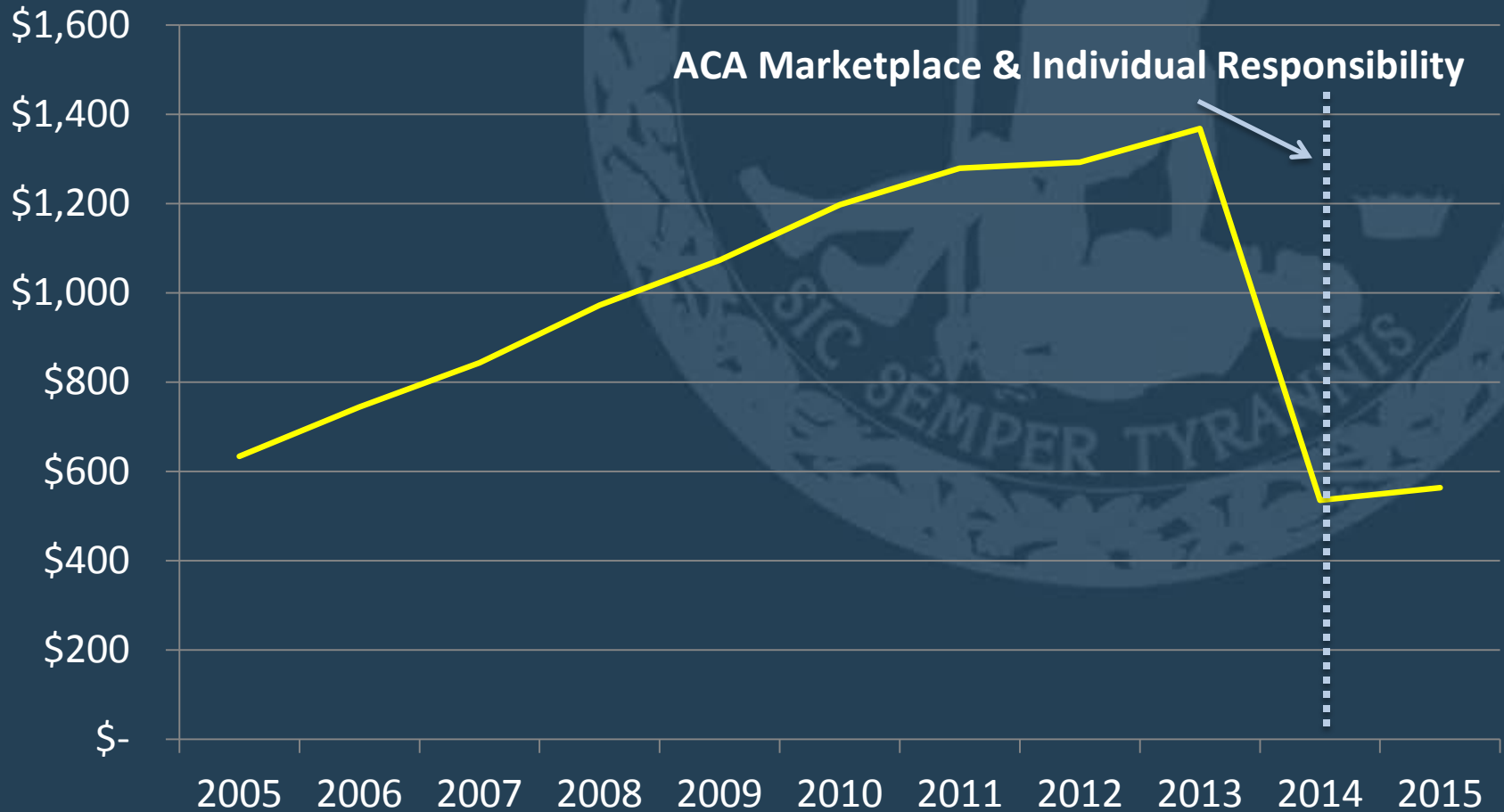
Compiled by Democratic Staff on the Education and the Workforce Committee
Source: Census Bureau, *Health Insurance Coverage Status and Type of Coverage by Selected Characteristics*, years 200-2010.

The Affordable Care Act is Comprehensive

- Health insurance reform needed a comprehensive and universal approach – otherwise people would wait until they get sick to buy insurance
- Covers everyone to prevent “cherry picking” or adverse selection



New York State Case Study: Average Statewide Individual Health Insurance Premiums 2005 – 2015



The ACA Provides Meaningful Benefits & Consumer Protections

Benefits for Everyone:

- ✓ No discrimination based on pre-existing conditions
 - ✓ No rescission of benefits
 - ✓ Preventive care without co-pay or deductible
- ✓ Young adults can stay on their parents' policies until age 26
 - ✓ Caps on out-of-pocket spending
 - ✓ No annual/lifetime limits on coverage

Benefits for Those With Insurance:

- ✓ Greater security if you choose to switch jobs or start your own business
- ✓ Marketplace alternatives if other coverage is inadequate or unaffordable
- ✓ Reduced cost shifting – more people have insurance and can pay for care

Benefits for Those Without Insurance:

- ✓ Access to Marketplace plans or Medicaid in expansion states
- ✓ Financial assistance for families with incomes at or below \$97,000 (family of four)



The Affordable Care Act

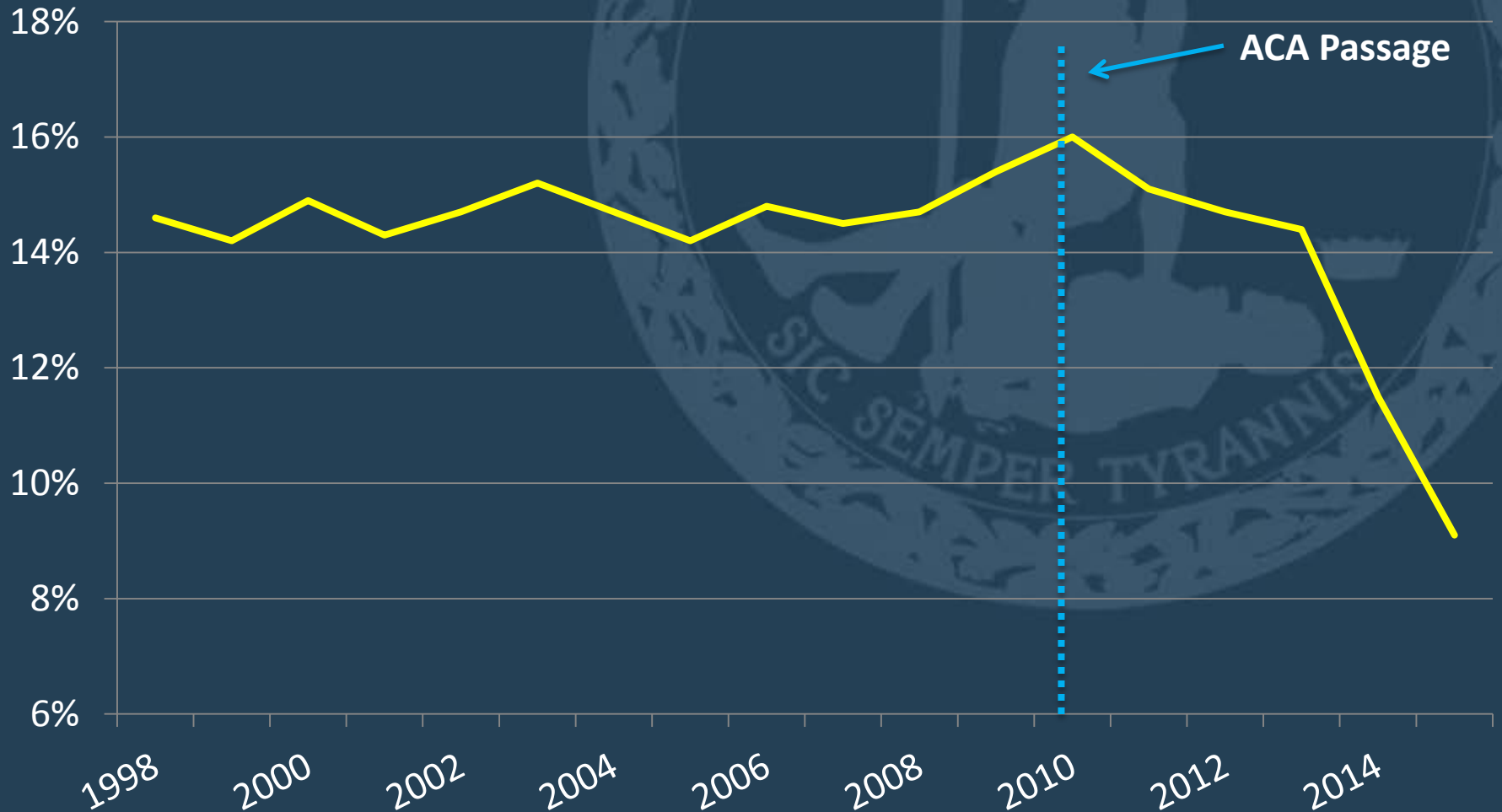
6 Years Later

- Overall, 20 million previously uninsured Americans have gained health insurance coverage.
- 129 million Americans with pre-existing health conditions, including 17 million children, no longer have to worry about being denied coverage or charged higher premiums due to their health status.
- More than 11 million seniors have saved more than \$23.5 billion on their prescription drugs since 2010 – an average savings of \$2,127 per senior.
- Under the ACA, unnecessary hospital readmissions in Medicare have fallen for the first time on record, dropping 8 percent between 2010 and 2015. Cumulatively since 2010, Medicare beneficiaries have avoided 565,000 hospital readmissions.
- 87,000 lives and nearly \$20 billion have been saved due to a 17 percent reduction in hospital-acquired conditions, such as infections, from 2010 to 2014, under the ACA.



National Uninsurance Rate Drops Dramatically after ACA

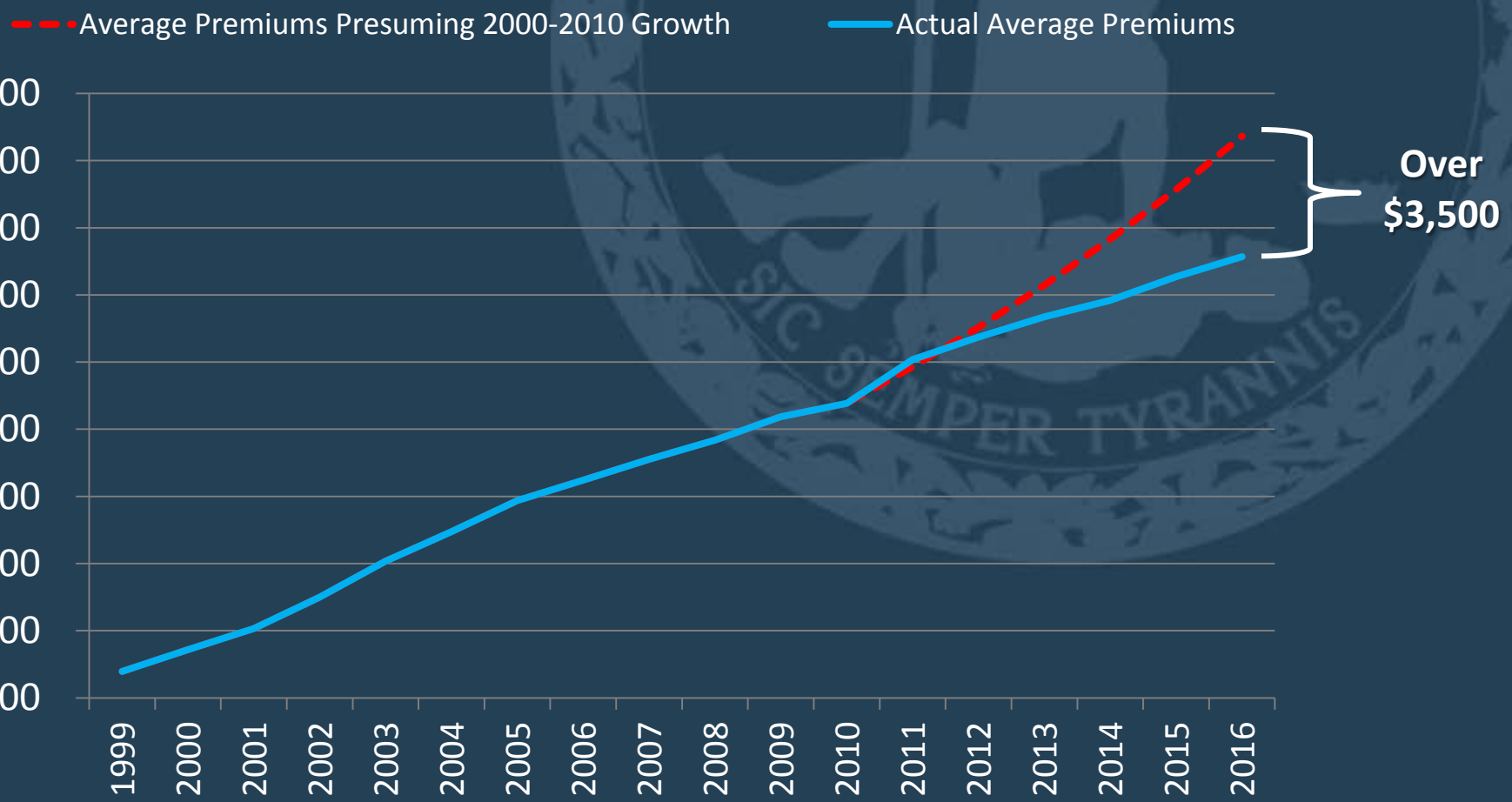
1998 – 2016



Compiled by Democratic Staff on the Education and the Workforce Committee
Source: Centers for Disease Control, *National Health Interview Survey (NHIS) Early Release*

Growth in Average Annual Premiums in Employer-Sponsored Insurance Has Slowed

Family Coverage, 2000 – 2016



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