



# Affordable Care Act Town Hall

Congressman Robert C. "Bobby" Scott

Third District of Virginia

Saturday, February 25, 2017

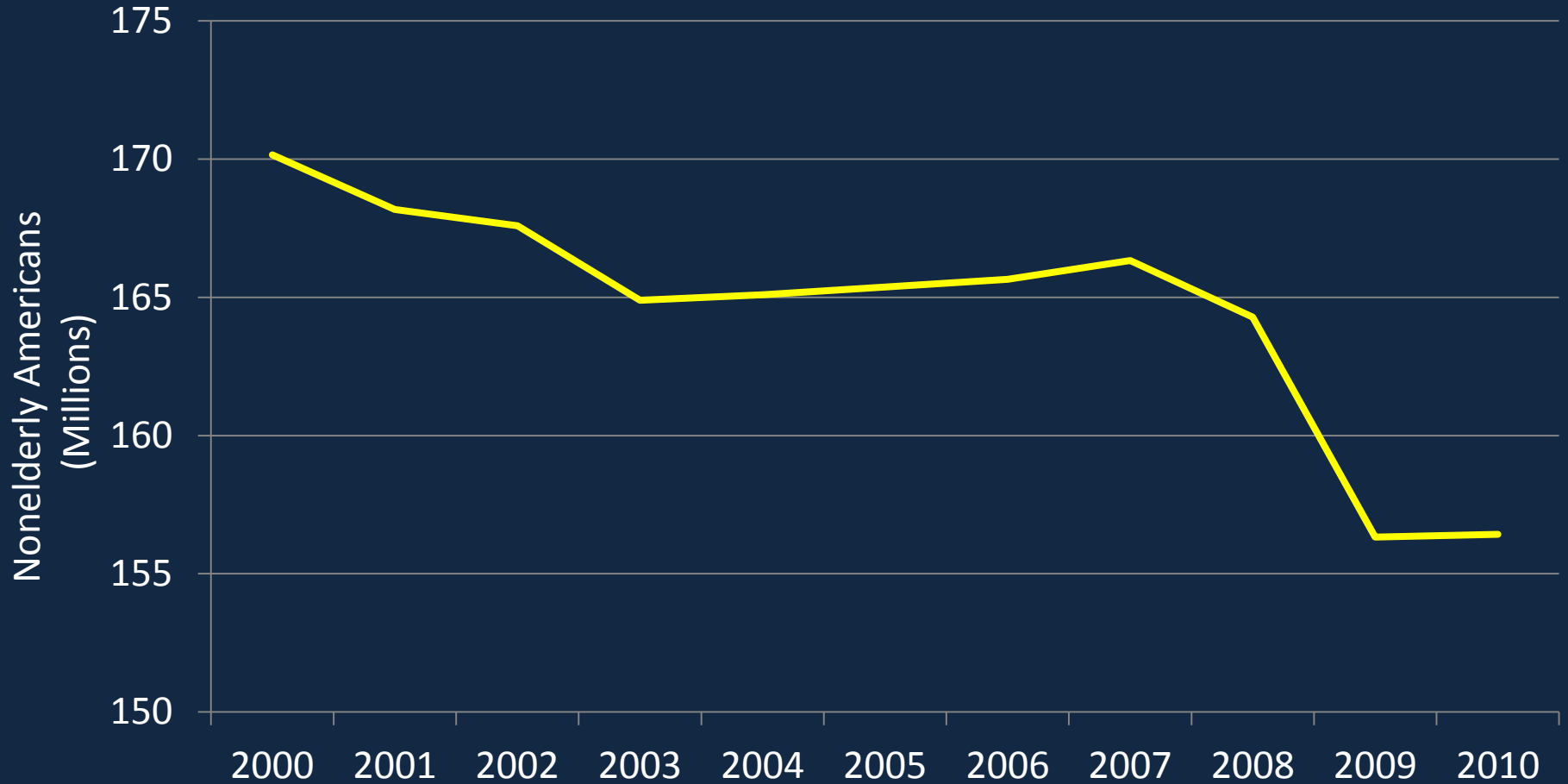
Franklin, Virginia

# 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

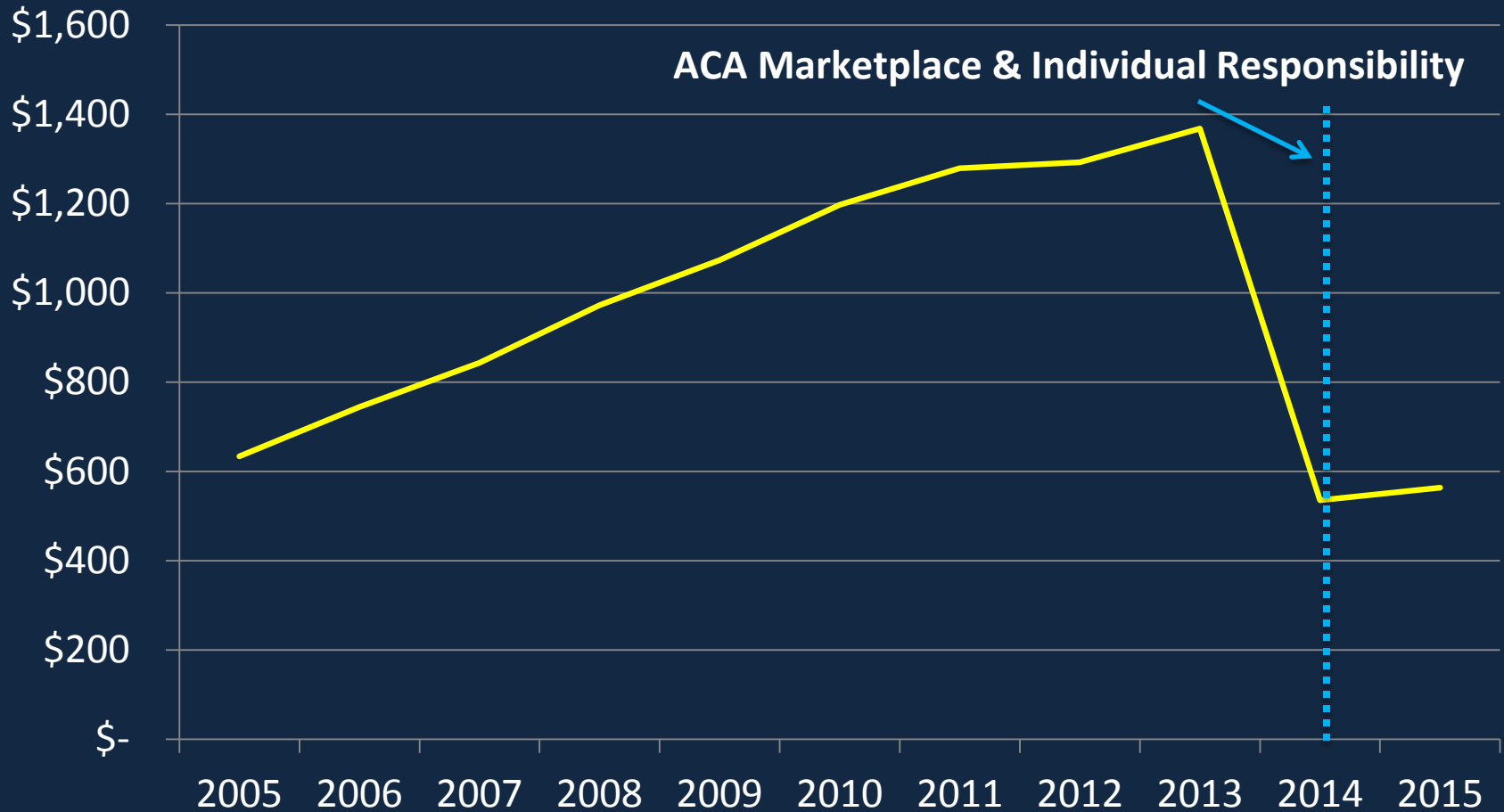


Compiled by Democratic Staff on the Education and the Workforce Committee  
Source: Census Bureau, *Health Insurance Coverage Status and Type of Coverage by Selected Characteristics*, years 2000-2010.

# 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)

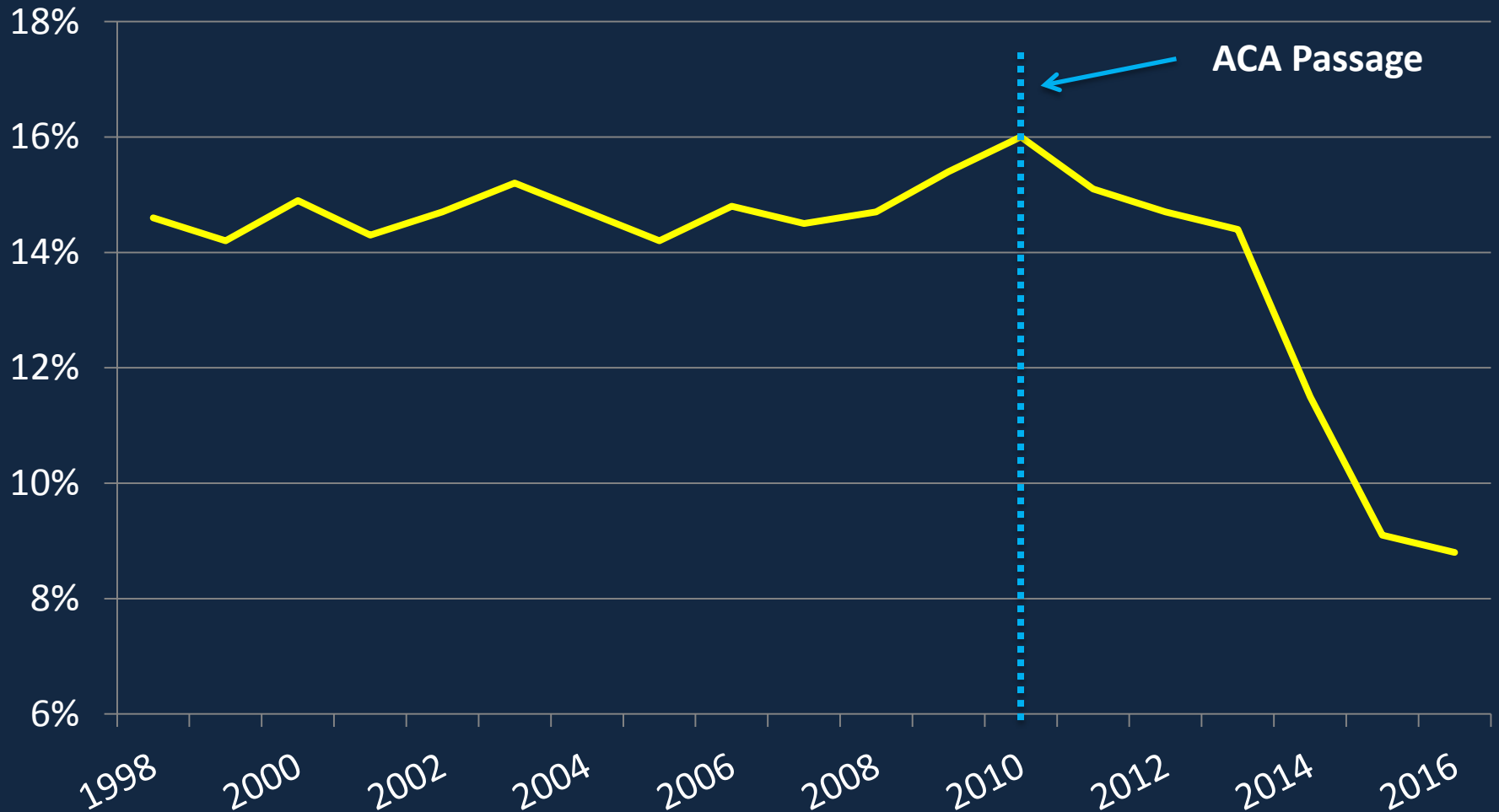
# The Affordable Care Act

## *6 Years Later*

- Overall, over 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

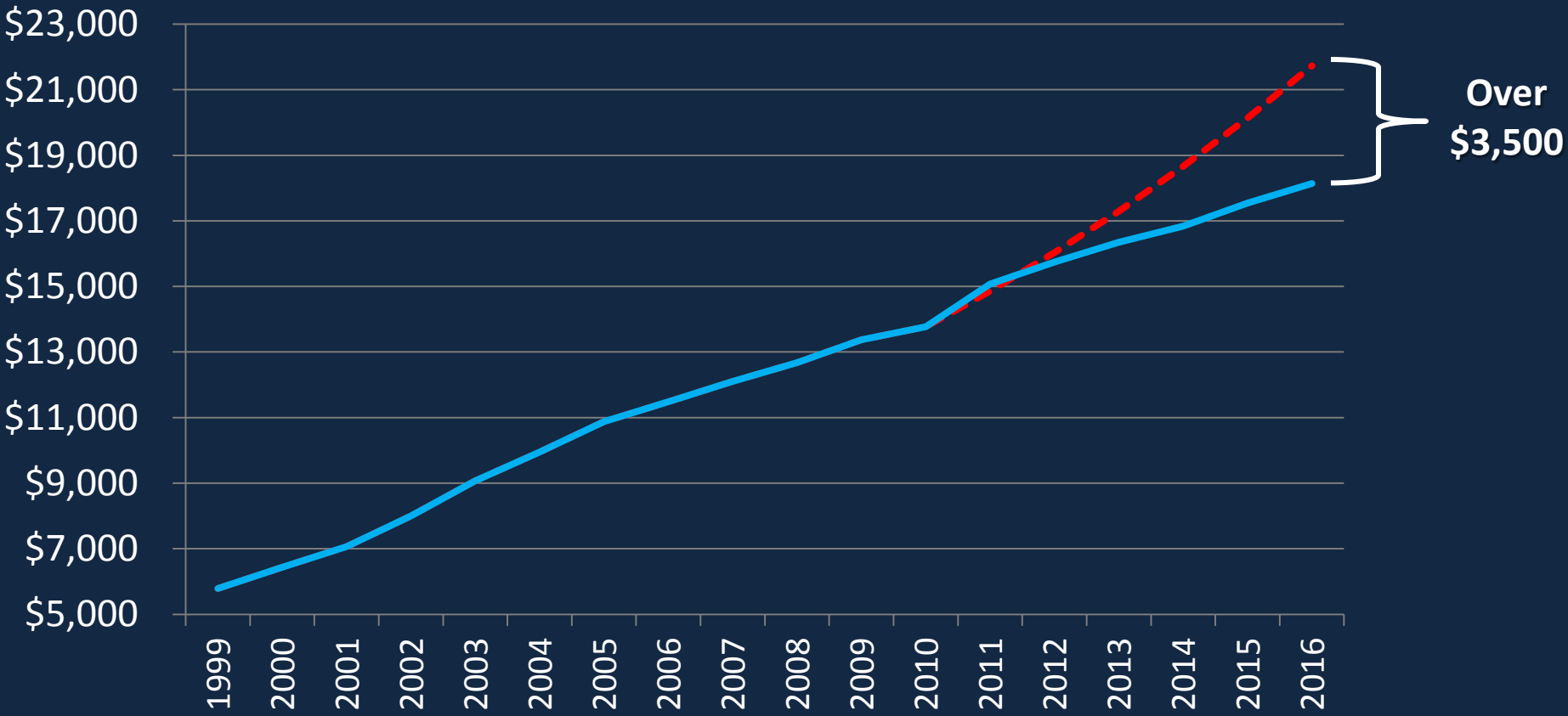




# Growth in Average Annual Premiums in Employer-Sponsored Insurance Has Slowed

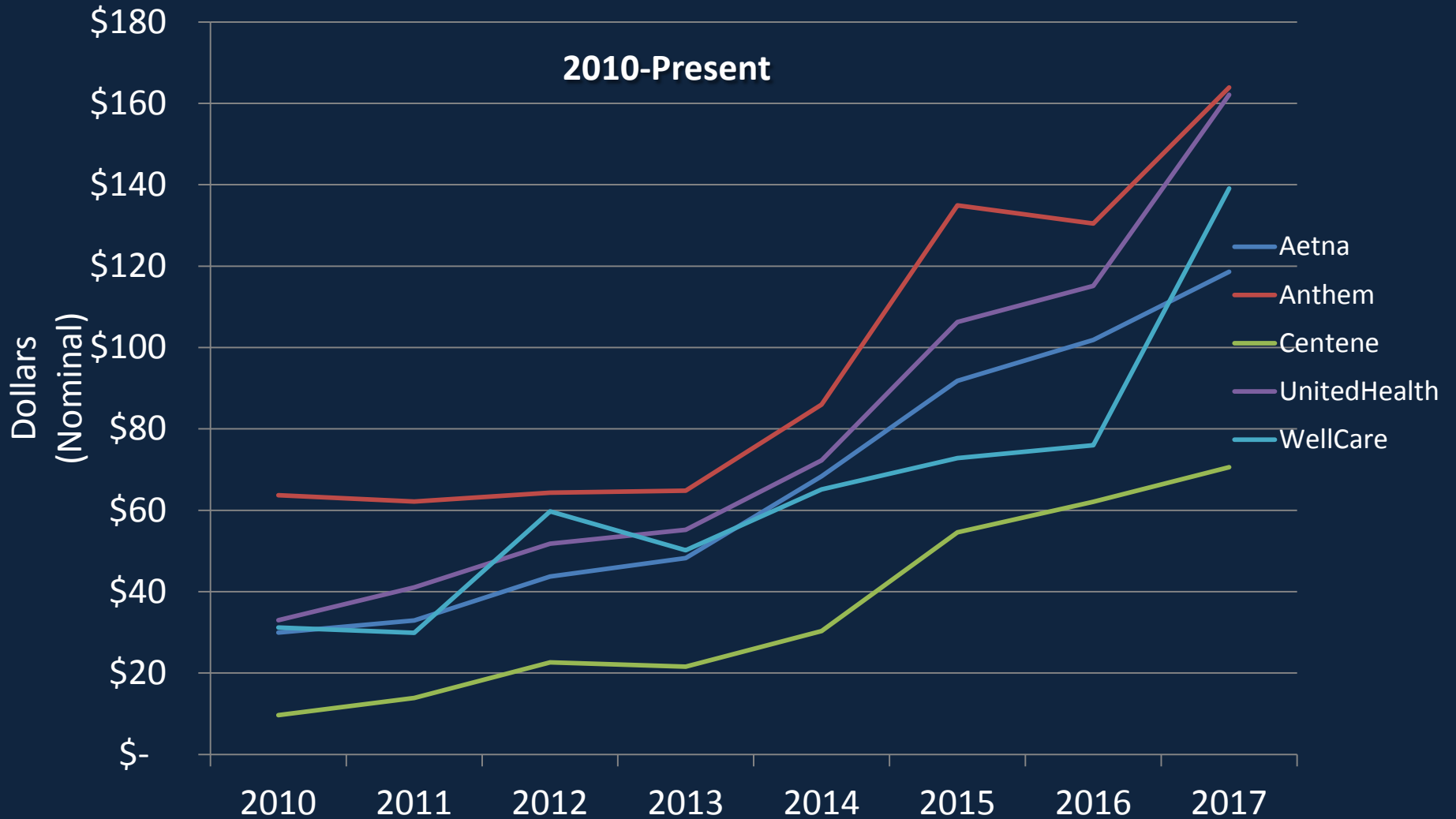
## Family Coverage, 2000 – 2016

--- Average Premiums Presuming 2000-2010 Growth      — Actual Average Premiums



Compiled by Democratic Staff on the Education and the Workforce Committee  
Source: KFF/HRET Annual Employer Health Benefits Survey & CEA Data

# Health Insurance Company Stock Prices Over Time



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