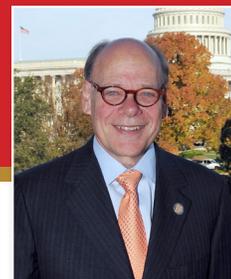


CONGRESSMAN STEVE COHEN

NINTH CONGRESSIONAL DISTRICT – TENNESSEE



House Republicans passed the American Health Care Act (AHCA) despite a 21% approval rating by the American people and opposition from groups like AARP, the American Medical Association, the American Hospital Association, the American Nurses Association, the Episcopal Church and the United Methodist Church, among others. I wanted to provide you a fact sheet comparing the Affordable Care Act (ACA) and AHCA to alleviate any confusion you might have.

Premiums Paid Under the Affordable Care Act vs American Health Care Act, in 2020

State: **Tennessee** County: **Shelby**
Income: **\$30,000/yr** Age: **60 year old**

Premiums under the ACA:

Premium paid after subsidy: **\$2,480**
Premium: **\$12,500**
ACA subsidy: **\$10,020**

Premiums under the AHCA:

Premium paid after tax credit: **\$12,800**
Premium: **\$16,800**
AHCA tax credit: **\$4,000**

\$ change from ACA to AHCA **\$10,320**
% change from ACA to AHCA: **416%**

*Information provided by the Kaiser Family Foundation

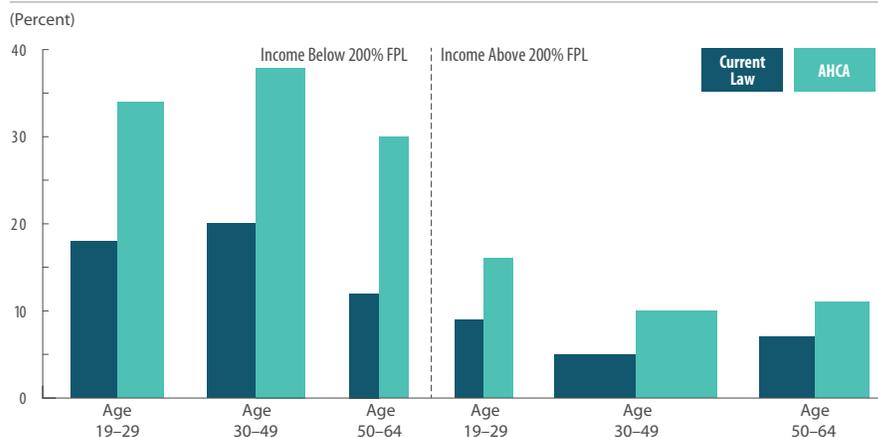
The Affordable Care Act

- ◆ No American can be charged more for health insurance because of a pre-existing condition.
- ◆ Since the enactment of the ACA, the uninsured rate is at its lowest level ever.
- ◆ Insurance companies cannot impose lifetime limits or annual caps for coverage.
- ◆ Essential Health Benefits – such as maternity care, mental health services, pediatric services, preventative care services, drug abuse treatment and physical rehabilitation services – are required to be covered.
- ◆ Preventative services – such as mammograms, prostate cancer screenings, annual general check-ups, HIV and other STD screenings, immunizations (including flu shots), cholesterol and blood pressure screenings, colonoscopies and birth control – are free of charge.
- ◆ According to a Kaiser Family Foundation/Health Research and Educational Trust survey, since the enactment of the ACA, employer-based premium growth slowed by almost 3% and average premiums are \$3,600 less than they would be if pre-ACA growth had continued.
- ◆ Under both the ACA and the AHCA, children can stay on their parent’s plan up to age 26.

The American Health Care Act

- ◆ States can apply for a waiver allowing them to charge drastically higher premiums for one year for people with pre-existing conditions if they have a gap in coverage for any reason for 63 days or more.
- ◆ States can waive federal requirements that currently guarantee insurance plans cover Essential Health Benefits.
- ◆ According to the nonpartisan Congressional Budget Office, 23 million Americans would lose their health care coverage over the next 10 years.
- ◆ Families would be forced to pay higher premiums and deductibles, increasing out-of-pocket costs.
- ◆ According to AARP, Americans aged 50-64 would be forced to pay an “age tax” of premiums up to five times higher than what others pay.
- ◆ According to the Center on Budget and Policy Priorities, on average, those making more than \$1 million/year would receive a tax cut of over \$50,000/year. The 400 richest households in America would receive a tax cut of \$7 million/year.
- ◆ AHCA would cut federal funding for Medicaid by \$880 billion over 10 years.
- ◆ Medicare Trust Fund would be reduced by \$75 billion.
- ◆ Planned Parenthood would be defunded for 1 year.

Share of Nonelderly Adults Without Health Insurance Coverage Under Current Law and Under the AHCA, by Age and Income Level, 2026



Sources: Congressional Budget Office; staff of the Joint Committee on Taxation.
Estimates are based on CBO’s March 2016 baseline, adjusted for subsequent legislation. They reflect the average number of people without insurance coverage over the course of the year in the noninstitutionalized civilian population of the 50 states and the District of Columbia. The width of each bar represents the relative share of the population in each age and income category. In CBO’s projections, 200 percent of the FPL in 2026 would amount to \$30,300 for a single person.
AHCA = American Health Care Act; FPL = federal poverty level.

For questions, please contact my office in Memphis at 901-544-4131

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