



Congressional Talking Points for Advocates: Why Repeal and Delay Doesn't Work for Consumers

- Americans value the safety and security of health coverage more than ever. Every day we talk to:
 - [Insert real stories using names]
 - Working families who have been able to afford to go to the doctor for the first time in years.
 - People who have had cancer, diabetes and heart disease detected and treated.
 - People who have been able to start a small business because they obtained coverage through the ACA.
- We know the law isn't perfect, but rushing to take away the security that it provides consumers while delaying and denying them an understanding of how Congress plans to replace it for months or years would have an immediate, harmful impact on your constituents:
 - 30 million of them – including children, cancer patients, and people with disabilities – stand to lose health care coverage.
 - 52 million people with preexisting conditions like cancer, heart disease and diabetes are going to lose or be unable to afford their health care coverage.
 - Your constituents require the security and peace of mind that comes with health coverage. They can't wait for a new plan.
- Congressional leaders should instead work together on a bipartisan basis to make the ACA work better for everyone, to make the health care system better and more affordable for all – not simply tear the whole thing down. That would leave behind a system that only benefits a few.
- We have seen no evidence of a replacement plan that provides better, more affordable care, coverage and consumer protections than the ACA.
- **We are asking you to oppose any action on the ACA until Congress has a plan that offers better, more affordable care, coverage, and consumer protections than what your constituents are currently receiving under the law.**

Response to Members of Congress who say consumers will be ok under repeal/delay:

- Repeal while simultaneously delaying a plan for replacement could begin to unravel insurance markets in 2018 because both carriers and healthy individuals would likely leave the market.
- Even a gradual phase out of tax credits that help make coverage affordable could force millions of consumers to drop out of the marketplace.
- Those who remain in the market will likely be less healthy and in need of greater care. Insurers need young and healthy customers to help balance the cost of covering older, sicker customers. If only sick customers remain, premiums could skyrocket for all.
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- Medicaid expansion has reduced state uncompensated care costs and provided affordable health coverage for 12 million people. Repealing funding for expansion would add new costs to state budgets and jeopardize coverage for working families.
- Medicaid block grants and per capita caps will result in fewer people being able to access coverage that meets their needs and shifts the burden back to states, curtailing their ability to pursue promising strategies that address the social determinants of health and provide better integrated and more coordinated care.
- As consumers lose coverage, hospitals will see spikes in the number of people seeking care through the emergency room.