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Impact of ACA Repeal on Michigan
Committee on Energy and Commerce, Democratic Staff
Committee on Oversight and Government Reform, Democratic Staff

Roughly 20 million Americans have gained access to health care through the coverage provisions of the Affordable Care Act (ACA), including subsidized coverage through the insurance Marketplaces and the ACA's historic Medicaid expansion.

President-elect Trump and congressional Republicans' plan to repeal the ACA would have devastating effects on these individuals and their families.

This fact sheet summarizes what is at stake in the ACA repeal debate as Republicans in Congress consider eliminating many of the ACA's provisions through a process known as budget reconciliation.

Repealing or weakening the law could reverse historic gains in coverage and access to care and endanger the health and welfare of hundreds of thousands of individuals and their families in **Michigan**.

Here is what is at risk:

- **695,000 individuals in the state who have gained coverage since the ACA was implemented could lose their coverage if the ACA is entirely or partially repealed.**

    o **313,123 individuals** in the state who purchased high quality Marketplace coverage now stand to lose their coverage if the Republican Congress dismantles the exchanges.

    o **275,080 individuals** in the state who received financial assistance to purchase Marketplace coverage in 2016, averaging **$233** per individual, are at risk of having coverage become unaffordable if the Republican Congress eliminates the premium tax credits.

    o **613,800 individuals** in the state who enrolled in Medicaid under the ACA's Medicaid expansion now stand to lose coverage if the Republican Congress eliminates the Medicaid expansion.

    o **66,000 kids** who have gained coverage since the ACA was implemented are also at risk of having their coverage rolled back.

    o **73,000 young adults** in the state who were able to stay on a parent's health insurance plan thanks to the ACA now stand to lose coverage if the Republican Congress eliminates the requirement that insurers allow children to stay on their parents' plans until age 26.

- **164,725 individuals in the state who received cost-sharing reductions** to lower out-of-pocket costs such as deductibles, co-pays, and coinsurance are now at risk of having healthcare become unaffordable if the Republican Congress eliminates cost-sharing reductions.

- **4,543,547 individuals in the state who now have private health insurance that covers preventive services** without any co-pays, coinsurance, or deductibles stand to lose this access if the Republican Congress eliminates ACA provisions requiring health insurers to cover important preventive services without cost-sharing.

- **Women in the state who can now purchase insurance for the same price as men** are at risk of being charged more for insurance if the Republican Congress eliminates the ACA's ban on gender

rating in the individual and small group markets. Before the ACA, women paid up to **32%** more than men for their health insurance.

- **Roughly 1,687,000 individuals in the state who have pre-existing health conditions** are at risk of having their coverage rescinded, being denied coverage, or being charged significantly more for coverage if the Republican Congress eliminates the ACA's ban on pre-existing conditions.

- **The state is at risk of losing $3.08 billion in federal Medicaid dollars** if the Republican Congress eliminates the Medicaid expansion.

- **212,075 seniors who have saved an average of $1,176 each** as a result of closing the Medicare prescription drug "donut hole" gap in coverage stand to lose this critical help going forward.

- **949,718 seniors who have received free preventive care services** thanks to ACA provisions requiring coverage of annual wellness visits and eliminating cost-sharing for many recommended preventive services covered by Medicare Part B, such as cancer screenings, are at risk of losing access to these services if congressional Republicans go forward with their plan to repeal the ACA.