



# Keep America Covered!

champaign  
county  
HEALTH CARE  
CONSUMERS

*Our work has never been more important!*

December 16, 2016

Dear Friends,

**Champaign County Health Care Consumers (CCHCC) needs your support, and your active and ongoing involvement in our efforts to protect the health security of millions of Americans.**

The threats in Congress to repeal the Affordable Care Act (ACA), cut Medicaid, and turn Medicare into a voucher program are very real, and the work to do these things has started in earnest. If these threats become a reality, we will see something we have rarely seen in our nation's history – a march backward in time. The result will be a massive humanitarian crisis. The stakes are very high, and very real.

*The first thing Congressional leaders plan to do is to dismantle the ACA. This could happen within the month of January 2017. We have no time to waste. We need you, and thousands of individuals like you, to take action today.* The specific actions that we are asking you to take involve making a couple of brief phone calls to deliver a message to your legislators (see "Take Action" section of this newsletter).

Beyond that, we ask you to stay tuned to CCHCC and be prepared to take more similar actions in the coming weeks and months. We need to get active, and stay active! CCHCC's advocacy work has never been more important, but we cannot do it without you. It will take all of us, together and activated, along with our state and national partners, to win the fight to keep America covered.

**Please read below to learn about the threats to the Affordable Care Act (ACA), and how these affect all of us – whether or not we get our health coverage as a result of the ACA – and what you can do to help.**

## **Repealing / Dismantling the Affordable Care Act (ACA) – What's at stake?**

As the Trump Administration prepares to take office, the health care gains made under the Affordable Care Act face their greatest threat yet. With a Republican majority Congress that has already attempted to repeal the law more than 60 times, we now have a president who has promised to complete the effort. If the health care plans outlined by Congressional leaders and the Administration are successful, the consequence will be the endangerment of the health—and lives—of millions of people across our country.

*The ACA has made health insurance better for everyone, no matter if they have individual coverage, employer coverage, Medicare, or Medicaid. Here is what's at stake if the law is repealed:*

- More than 20 million people will be in jeopardy of losing their health insurance coverage.
- 130 million people with pre-existing conditions could face discrimination by insurers once again, and have insurance priced out of their reach or become "uninsurable".
- The Medicare donut hole will remain open, leaving seniors with a gap in prescription drug coverage. Under the ACA, 10 million seniors have already saved \$20 billion dollars on drug costs thanks to the ACA closing the Medicare donut hole, at an average of almost \$2,000 per senior.
- Millions of women will once again be charged more for health coverage, just for being women.

- People will once again face a world where insurance plans routinely fail to provide comprehensive coverage, including coverage for pregnancy, prescription drugs, and mental health and substance abuse treatment.
- People will also face the prospect of insurance plans that cut off coverage when people need it most, due to the reinstatement of annual or lifetime caps. More than 105 million people have benefited from the ACA's ban on lifetime limits.
- Insurers will no longer be required to provide equal coverage for mental health and substance abuse disorder care as they do for other health conditions, jeopardizing care for more than 55 million individuals with coverage that they purchase themselves or get from small employers.
- Millions – including Medicare beneficiaries – will lose guaranteed coverage of free preventive services, like recommended cancer screenings and vaccines.
- Millions of working individuals who finally gained health coverage thanks to Medicaid expansion, could lose it. Altogether the 72 million low-income people who depend on Medicaid for their lifeline will be in danger because of Trump's plan to block-grant or per-capita cap the program.
- An additional **7.3 million people who have health insurance through the "nongroup" market** (refers to private insurance that individuals buy for themselves or their families, as opposed to getting coverage through a job or public health insurance program) will lose coverage because of the near collapse of the nongroup insurance market.
- Medicare solvency will be shortened or threatened because more people would be uninsured, and sicker, when they become eligible to join Medicare. Also, because of quality of care improvements under the ACA, Medicare's solvency has been extended by 10 additional years.

It is no exaggeration to say that if these things come to pass, we will return to the pre-ACA days, when millions were uninsured, and they lived sicker and died sooner from preventable and treatable conditions, and the Medicare program will be weakened.

*According to the Urban Institute, between 22,000 – 36,000 people could die every year, year after year, if the incoming president signs legislation repealing the Affordable Care Act. The stakes could not be higher*

## **How will the ACA be repealed or dismantled?**

There are two paths for repealing or dismantling the ACA. The first, and least likely path, is a legislative path to repeal the entire Affordable Care Act. This path would take more time and would have less likelihood of success because it would require 60 votes in the Senate, and Republicans only have 52 Senate seats. Also this approach could be filibustered in the Senate.

*The second, and more likely path,* is to use the budget reconciliation process to dismantle the ACA by repealing key financial provisions, such as the tax subsidies provided through the Marketplace (healthcare.gov), the individual mandate tax penalties, and the Medicaid expansion.

The Budget Reconciliation process can move very quickly and could be completed by the end of January 2017. The way that it works is that Congress passes a Budget that includes "reconciliation directives" for specific committees. The committees then fill in the details for the budget reconciliation and present those bills to the House and the Senate. The House and Senate can pass these bills with a simple majority and the Senate is not allowed to filibuster these bills. Once a compromise version of the House and Senate budget reconciliation bills is complete, it then goes to the President for his signature.

## **Dismantling the ACA: How likely is it, and how quickly could it happen?**

President-elect Trump has pledged to repeal the ACA, and House Speaker Paul Ryan (R-WI) has said that ACA repeal will be “the first bill” Congress tackles in January. It is very likely that, unless enough of us around the country take action, the ACA will be dismantled through the Budget Reconciliation process.

The Budget Reconciliation process can move very quickly in early January 2017 and be completed by the end of the same month. Legislators are already being pressured to support the dismantling of the ACA through the Budget Reconciliation process, and that is why our legislators need to start hearing from us now.

## **What about “repeal and replace” or “repeal and delay”?**

You may hear phrases to describe the ACA repeal strategy, including “repeal and replace” or “repeal and delay”. Currently, there is no “replace” strategy or plan. There is no plan being offered that would actually replace the ACA, covering the same number of people and providing the same benefits and protections. For the last six years and through more than 60 votes to repeal, ACA opponents have failed to offer a credible replacement plan.

The more likely, and very dangerous, strategy will be “repeal and delay” whereby Congress repeals provisions of the ACA through the Budget Reconciliation process, and kicks the can down the road for a few years to come up with the replacement plan.

But even a delay of two to three years could be damaging. Health policy experts have said the uncertainty could destabilize markets, unnerving insurers that currently sell plans in the insurance exchanges under the Affordable Care Act.

*“The idea that you can repeal the Affordable Care Act with a two or three-year transition period and not create market chaos is a total fantasy,”* said Sabrina Corlette, a professor at the Health Policy Institute of Georgetown University. *“Insurers need to know the rules of the road in order to develop plans and set premiums.”*

## **Keep America covered!**

Incoming President Trump and his Congressional supporters have made no secret of their plans to take away or drastically weaken the Affordable Care Act, without offering any practical alternative. This cannot be allowed to happen – the ensuing humanitarian and public health crisis would be unlike anything our nation has seen before, and it would affect generations of Americans.

CCHCC is working in partnership with a coalition of local, state, and national organizations and individuals dedicated to defending the right to quality affordable health care. Rest assured that when you participate in CCHCC’s calls to action, you are joining millions of people around the country who are also doing their part to keep America covered. The only way we can win this struggle is through collective power, demonstrated by every person who is willing to take action to protect the right to quality, affordable health care.

## **Take action!**

Your help is needed immediately, in the form of two phone calls:

- Rep. John Shimkus (IL 15th Congressional District) – Rep. Shimkus is on the powerful House Energy and Commerce Committee, which has jurisdiction over health care. Please call his district office at (217) 446-0664.

• Rep. Rodney Davis (IL 13th Congressional District) if you live in the Champaign and Piatt County areas – if you live elsewhere, please call your Representative). Please call his district office at (217) 403-4690.

*If you have never called a legislator before, please do so now!* It is very easy and will not take much time. What you need to know is that when you call the legislator's district office, you will most likely be speaking to a staffer who is assigned to answering the phone and taking messages. You may be asked to provide your name and phone number, along with the message you want to deliver.

**Sample script:** "Hi. My name is \_\_\_\_\_. I live in \_\_\_\_\_, Illinois. I am calling to let Representative \_\_\_\_\_ that the Affordable Care Act should not be repealed or dismantled. I am asking him/her to uphold the gains of the ACA and to protect the health and lives of millions of Americans.

*You can add a short personal story of how the Affordable Care Act has helped you or someone you know.*

### **There are many other ways you can help!**

Your phone calls to these legislators are very important. The other ways you can help are by staying active and helping to get other people active in the struggle to protect the ACA. *Please fill out the enclosed yellow pledge form*, and let us know if you can help with sharing information, joining our e-mail list to stay updated and receive urgent calls to action, sharing your story if you've been helped by the ACA, and/or making a contribution to help support CCHCC's ongoing advocacy and organizing efforts to protect the ACA, Medicare, and Medicaid.

### **Thank you for your support and your ongoing involvement!**

These are dark times for health care policy in our country. The efforts to repeal the ACA, cut Medicaid by creating a block grant program, and privatize Medicare to force seniors and people with disabilities to purchase costly private health insurance, threaten the health security of millions of Americans and could result in a massive humanitarian and public health crisis for years to come. These cynical efforts are not the result of a coherent health policy designed to improve the health of our nation and its people – these are about playing politics with people's lives, not about health policy to improve people's lives. We cannot return to the bad old days of indifference and needless suffering. We are better than that.

Hope for a better outcome rests with us – with the people who are willing to stand up and show up and bring others along, as we organize and advocate for health care access and justice. We thank you for your commitment, and for your ongoing support and involvement.

Sincerely,



Claudia Lennhoff  
Executive Director

*P.S. Your contribution  
is tax-deductible  
Thank you for your  
support!*

**Champaign County Health Care Consumers**

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