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## **MUCH AT STAKE FOR CONNECTICUT AS AFFORDABLE CARE ACT FACES COURT TEST**

**On the eve of yet another threat to the Affordable Care Act (ACA), Protect Our Care CT notes the importance of the ACA to people in Connecticut, to the state budget and to the economy.** The Fifth Circuit Court of Appeals' review of the District Court decision in *Texas v. Azar* begins on Tuesday, July 9, in New Orleans. The District Court nullified the entire ACA but left the Act in place as the decision was appealed.

"It is unfathomable to us that the opponents of the ACA are trying to enable insurance companies to refuse to sell insurance to people with pre-existing conditions and eliminate cost containment controls while taking away health care from thousands of Connecticut residents. The ACA is not perfect, but this nuclear attack on it is exactly the wrong way to improve it," said **Tom Swan, Executive Director, CT Citizen Action Group.**

**If the ACA is repealed,** Families USA<sup>i</sup> estimates that in Connecticut:

- 223,000 people will lose health care coverage
- Federal health care funding to the state will be reduced by \$1.85 billion
- 19,000 jobs will be lost

**ACA Consumer Protections:** 2.2 million residents with private insurance, including over 2 million people with employer-sponsored insurance, benefit from ACA consumer protections. These protections include coverage for preventive services without copays or deductibles and a ban on lifetime and annual coverage limits.

131,000 individuals who buy insurance on the private market cannot be denied coverage or charged more because of pre-existing conditions and are guaranteed

coverage for the full range of essential health benefits, including maternity care and behavioral health treatment. Federal attacks on the ACA inspired the Connecticut state legislature to codify the ten Essential Health Benefits into state law in 2018. But the state can regulate only group and individual plans. Self-insured plans are regulated by the federal government. 65% of people with private insurance are in self-insured plans<sup>ii</sup>.

**Women's Health Care:** Under the ACA, women cannot be charged more simply because they are women, nor can they be denied health insurance coverage because of a pre-existing women's health condition, such as breast cancer and pregnancy.<sup>iii</sup>

**Gretchen Raffa, Director of Public Policy and Advocacy, Planned Parenthood of Southern New England** summarized the impact of the ACA on women's health care: "The Affordable Care Act was an enormous victory for women's health care, allowing tens of thousands of Connecticut women to access insurance and ensuring that contraception and essential, preventive care—like annual exams and cancer screenings—are covered with no cost sharing. We won't go back to an era where women paid more for health care simply because of their gender."

**Medicare and the Part D Doughnut Hole:** Almost 680,000 Connecticut residents receive health care through Medicare.<sup>iv</sup> Under the ACA, Medicare coverage includes check-ups, cancer screenings and other preventive services free of charge.

**Bette Marafino, President of the CT Alliance for Retired Americans**, noted: "The ACA has been a lifesaver for millions of seniors with high drug costs. Under the ACA, the Medicare Part D 'doughnut hole' will be fully closed this year, making prescription drugs more affordable for many seniors and people with disabilities. We should be working to lower prescription drug prices for all Americans, not turning the clock back and asking people on Medicare to pay more."

**Medicaid Funding and Medicaid Expansion:** Connecticut was an enthusiastic early adopter of the expansion of Medicaid to more adults. Over 260,000 adults, often working adults with limited income, receive their health care coverage through the Medicaid expansion program (HUSKY D in Connecticut)<sup>v</sup>. Federal Medicaid dollars account for nearly 60% of Connecticut's Medicaid budget, pay for 93% of HUSKY D,

which covers low-income adults without dependents. Medicaid is the state's largest source of federal funding.

"Should the ACA be overturned, Connecticut's budget would be hard hit. Losing federal funding for HUSKY D would force the state to either make up the difference by raising taxes or, more likely, cut eligibility and services for people enrolled in HUSKY Health," said **Karen Siegel, Health Policy Fellow at Connecticut Voices for Children.**

**Affordable Care Act Subsidies:** 111,000 people buy their insurance through Access Health CT and 71% of these people receive federal subsidies to make their insurance more affordable.<sup>vi</sup>

*The Protect Our Care CT ([www.protectourcarect.org](http://www.protectourcarect.org)) campaign supports comprehensive, high quality, affordable and accessible health care for all Connecticut residents. A list of Supporting Partners of Protect Our Care CT is attached.*

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<sup>i</sup> Families USA brief, "What Will Happen to Health Insurance and Jobs in Each State if the *Texas v. United States* Lawsuit Succeeds?", July, 2019,

[https://familiesusa.org/sites/default/files/product\\_documents/TexasVSusa\\_2019\\_IssueBrief.pdf](https://familiesusa.org/sites/default/files/product_documents/TexasVSusa_2019_IssueBrief.pdf)

<sup>ii</sup> Numbers of people insured from CT Department of Insurance Report Card, October, 2018: <https://portal.ct.gov/-/media/CID/2018ConsumerReportCardpdf.pdf?la=en>

<sup>iii</sup> Office on Women's Health, U.S. Department of Health and Human Services: <https://www.womenshealth.gov/30-achievements/31>

<sup>iv</sup> Kaiser Family Foundation website, "Total Number of Medicare Beneficiaries:

<https://www.kff.org/medicare/state-indicator/total-medicare-beneficiaries/?currentTimeframe=0&sortModel=%7B%22colId%22:%22Location%22,%22sort%22:%22asc%22%7D>

<sup>v</sup> Department of Social Services report to Council on Medical Assistance Program Oversight, Feb. 8, 2019

<sup>vi</sup> Access Health CT (AHCT) 2019 Open Enrollment Summary; Report to AHCT Board of Directors, February 2019



## PROTECT OUR CARE CT SUPPORTING PARTNERS

Action Together CT  
AFT CT  
AIDS CT  
American Cancer Society - CT Chapter  
Community Health Center Association of CT  
Center for Medicare Advocacy  
CT Affiliate of the American College of Nurse-Midwives  
CT Alliance for Retired Americans  
CT Alliance for Basic Human Needs/End Hunger CT!  
CT Citizen Action Group  
CT Coalition of Taft-Hartley Health Funds  
CT Nurses Association  
CT Oral Health Initiative  
CT Shoreline Indivisible  
CT Voices for Children  
CT Working Families  
Dora's Voice  
Health Care Committee, Social Justice Ministry of the Unitarian Society of New Haven  
Health Disparities Institute (UCONN)  
Health Equity Solutions  
Junta for Progressive Action  
Mothers and Others for Justice  
NARAL Pro-Choice Connecticut  
National Association of Social Workers, CT Chapter  
National Physicians Alliance - CT  
New England Health Care Employees Union, District 1199  
Office of the Healthcare Advocate  
Our Revolution CT Team  
Planned Parenthood of Southern New England  
Religious Coalition for Reproductive Choice of Connecticut  
Service Employees International Union - CT State Council  
Social Justice/Anti-Oppression Committee of the Unitarian Universalist Society: East of  
Manchester  
TALK - Truth in Action with Love and Kindness (Facebook)  
United Action CT  
United Auto Workers Region 9A CAP Council  
Universal Health Care Foundation of CT  
Western CT Action Network