

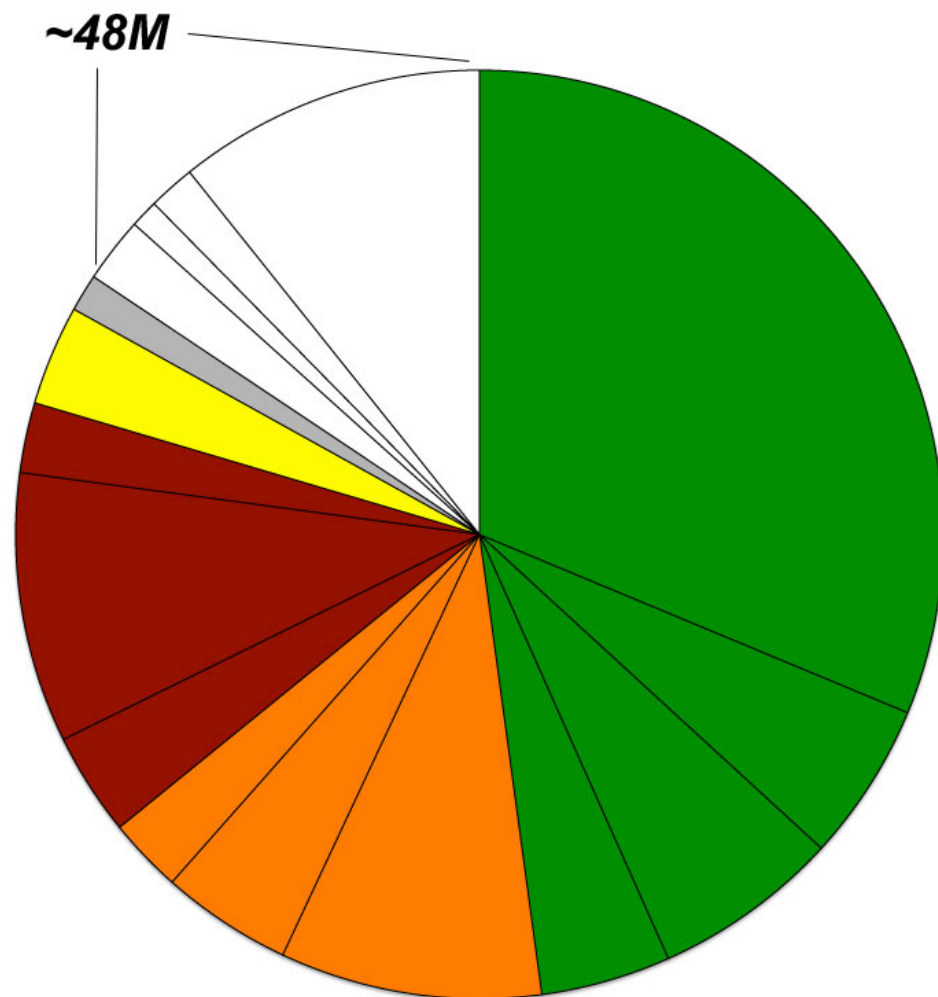
The Affordable Care Act (aka Obamacare) and Repeal/Replace: Where Things Stand

Charles Gaba

ACASignups.net

Revised: 3/15/17

The Healthcare Coverage Landscape as of 2009



2009 (Pre-ACA)
~48M uninsured

Type of Coverage	Number	Percent
Employer - Lg. Group (Private)	96,000,000	31.3%
Employer - Sm. Group (Private)	17,000,000	5.5%
Employer (Fed/State/Local Gov't)	20,000,000	6.5%
Employment-Based (TriCare, VA)	13,900,000	4.5%
Medicare - Traditional (Seniors)	28,000,000	9.1%
Medicare Advantage	14,000,000	4.6%
Medicare (Under 65)	8,000,000	2.6%
Medicaid (Traditional - Adults)	11,000,000	3.6%
Medicaid (Traditional - Children)	28,900,000	9.4%
Pre-ACA CHIP (Children)	7,500,000	2.4%
Individual Market	10,700,000	3.5%
Other Nongroup (HIS, Student, etc)	4,000,000	1.3%
Uninsured - Medicaid Eligible	7,000,000	2.3%
Uninsured - CHIP Eligible	3,000,000	1.0%
Uninsured - Undoc. Immigrants	5,000,000	1.6%
Other	33,000,000	10.7%
TOTAL	307,000,000	100.0%

The Three-Legged Stool



The Three-Legged Stool: Leg 1

- **Guaranteed Issue:** Carriers **must** sell to everyone regardless of medical condition, age, pre-existing conditions, etc (and in fact can no longer even ask about medical history at all)
- **Community Rating:** Carriers cannot charge people different rates for the same policy based on **any** factors other than age (within a 3:1 ratio), location (rating area) and whether they smoke (50% surcharge)
- **Qualified Health Plans (QHP):** All plans sold have to meet ACA standards, including at least 60% AV, all 10 Essential Health Benefits, etc. (i.e., they have to be real healthcare policies)

The Three-Legged Stool: Leg 1

- **QHP Actuarial Value:** All QHPs have to cover at least 60% of healthcare costs. Available in 4 “Metal Levels”:
 - **BRONZE: 60% AV** (low premiums, high deductible)
 - **SILVER: 70% AV** (mid-range premiums, mid-range deductible)*
 - **GOLD: 80% AV** (higher premiums, low deductible)
 - **PLATINUM: 90% AV** (highest premiums, no deductible)
 - *Catastrophic: 50% AV, very low premiums, insanely high deductibles, only available if you’re under 30 or other rare exceptions*
- **(Silver plans are the only ones eligible for Cost Sharing Reduction assistance)*

The Three-Legged Stool: Leg 2

- **Individual Mandate:** Everyone (with exceptions) has to have an ACA-compliant healthcare policy for at least 9 months of the year or they have to pay a tax penalty of:
 - **\$695.00/adult** (\$347.50/child) **or**
 - **2.5% of household income** (whichever is greater)
 - maximum of \$2,085/family or the avg. annual premium for a Bronze plan
- Penalty is by month (6 mo uncovered = ½ penalty, etc)
- Exceptions made for various reasons (expatriate, hardship, domestic violence victim, natural disaster, etc)

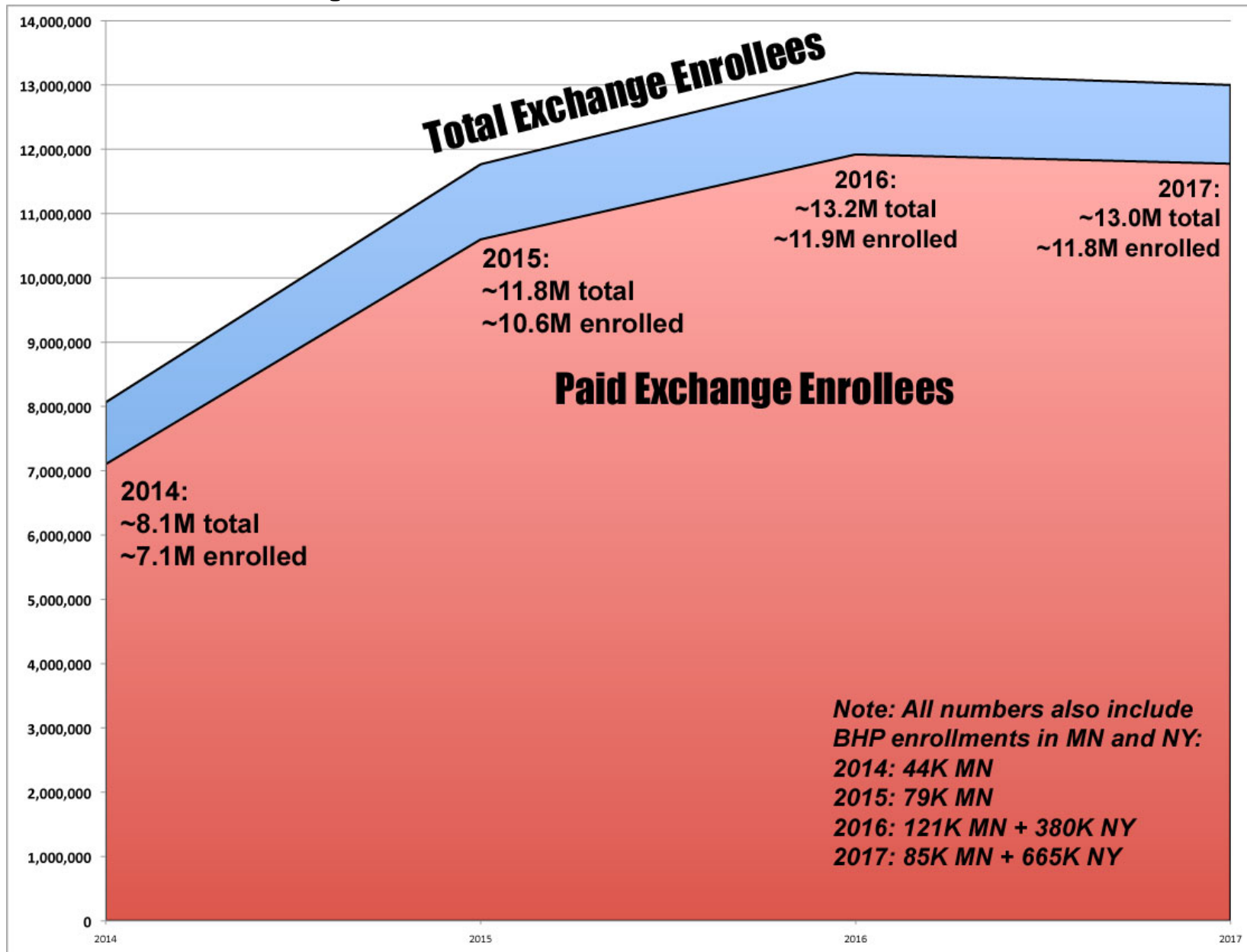
The Three-Legged Stool: Leg 3

- **Tax Credits (aka Subsidies):** Two types, both based on income relative to the Federal Poverty Level (FPL):
 - **Advance Premium Tax Credits (APTC):** Income between 100-400% FPL (\$12K - \$48K individual; \$24.6K - \$98.4K for a family of 4)
 - **Cost Sharing Reduction (CSR):** Income between 100-250% FPL (\$12K - \$30K individual, \$24.6K - \$61.5K family of 4)
- **Subsidies INCREASE** as benchmark premiums/deductibles increase (premium goes up 20%? Subsidy goes up ~20%)

The Three-Legged Stool: Open Enrollment

- **2014: 6 months (+2 week overtime)**
 - 8.0 Million selected plans; ~7.0 Million paid/effectuated
 - 44K via Minnesota BHP program
- **2015: 3 months (+1 week overtime)**
 - 11.7 Million selected plans; ~10.5 Million paid/effectuated
 - 79K via Minnesota BHP program
- **2016: 3 months (+1 day overtime)**
 - 12.7 Million selected plans; ~11.4 Million paid/effectuated
 - 121K via MN BHP program; 380K via NY BHP program
- **2017: 3 months (no overtime)**
 - 12.25 Million selected plans; ~11.0 Million paid/effectuated
 - 85K via MN BHP program; 665K via NY BHP program

ACA Open Enrollment Periods



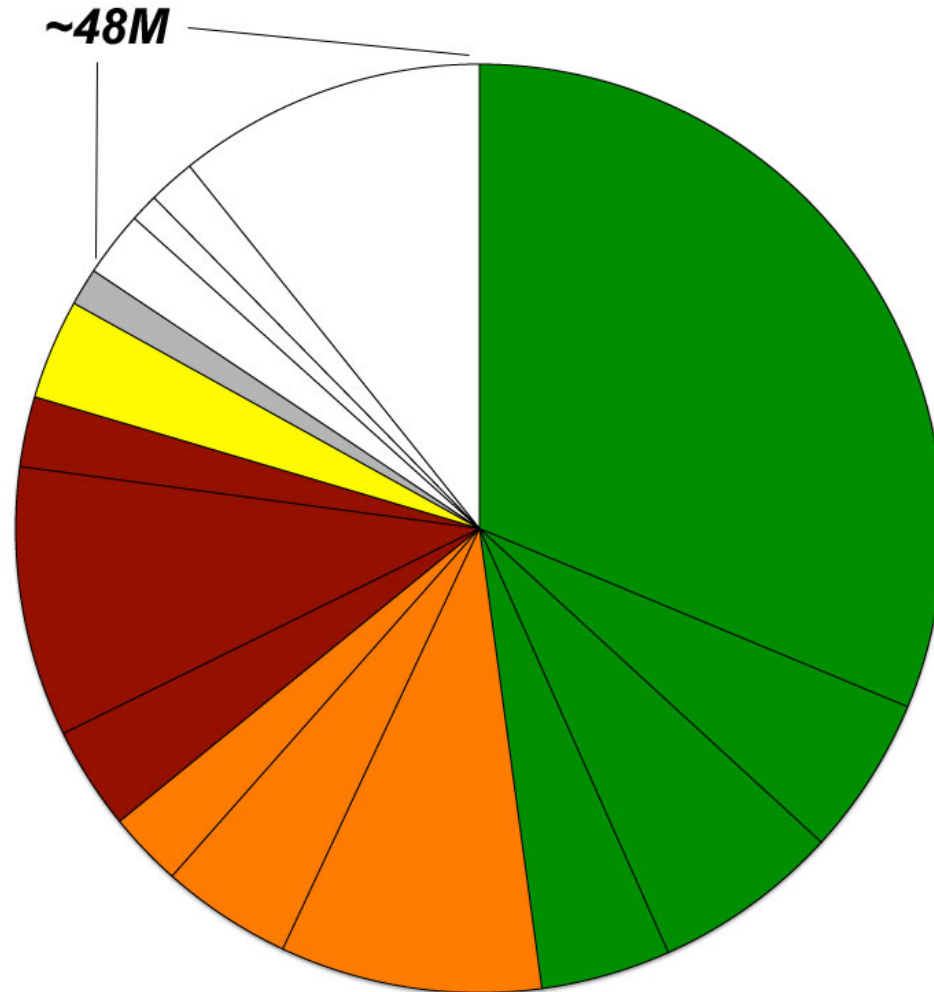
Medicaid Expansion

- **Expands Medicaid eligibility to EVERYONE up to 138% FPL (\$16.6K/yr for individual)** regardless of pre-ACA eligibility
- 31 states + DC expanded; **19 states (all GOP held) still refusing**
- **~2.6 MILLION** people caught in **Medicaid Gap**: Don't qualify for Medicaid, but earn **too little** to qualify for ACA tax credits
- **October 2013: 57.4 million** enrolled in Medicaid
- **October 2016: 74.4 million** enrolled in Medicaid
- Net increase of 17.0 million
- 13.0 million of that due to ACA expansion (+special from NY)
- 3-4 million via "Woodworkers"...people who were **already** eligible for Medicaid **pre-ACA** but either didn't know it or were reluctant to until the ACA went into effect.

Other ACA Stuff (see list at end):

- NO Annual or Lifetime limits on coverage for ANYONE (individual market AND group market)
- ALL PLANS (group & indy) must meet minimum coverage requirements
- YOUNG ADULTS can stay on parents' plans until 26 (indy & group)
- CLOSES MEDICARE PART D DONUT HOLE
- A whole mess of other stuff

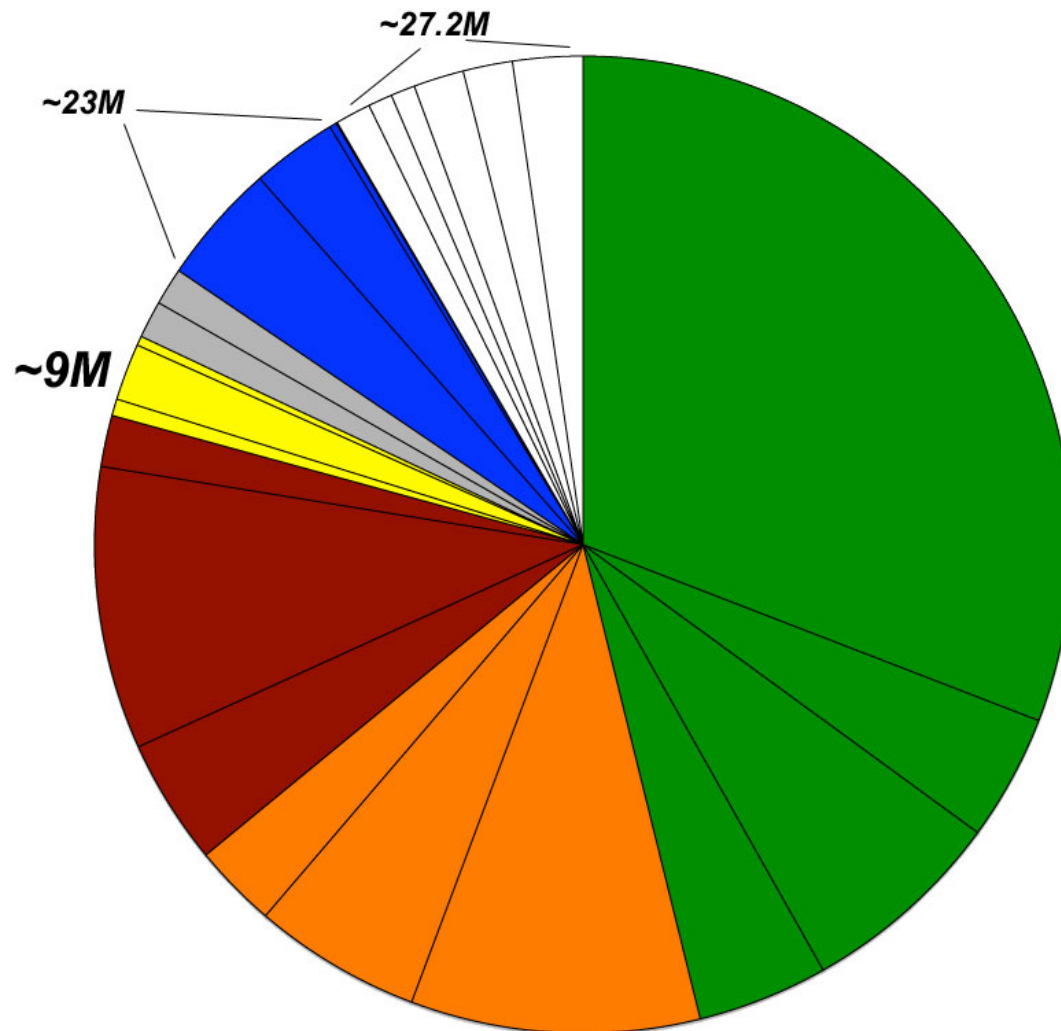
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TOTAL	307,000,000	100.0%

The Healthcare Coverage Landscape as of March 2017



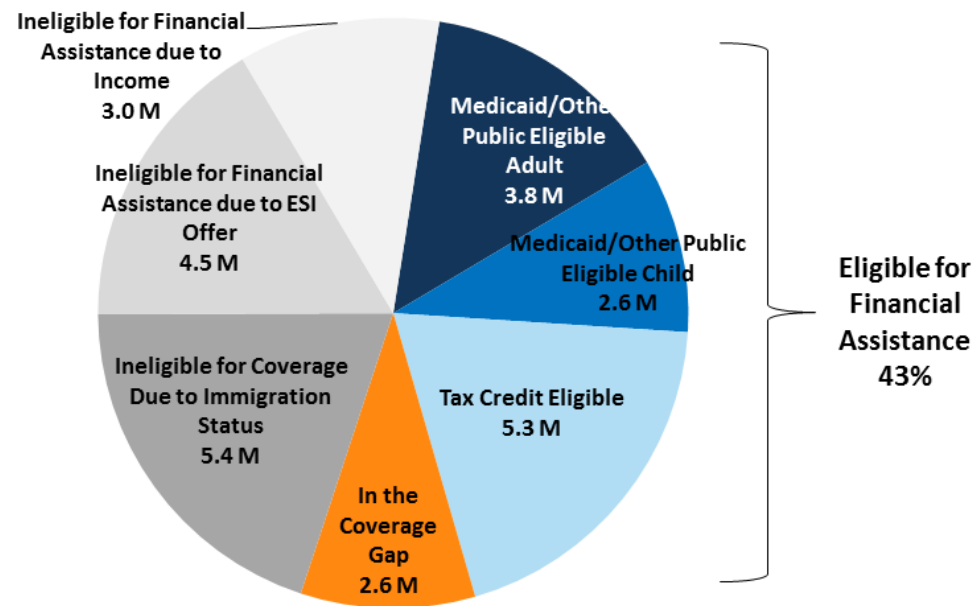
2017: ~27.2M uninsured

Type of Coverage	Number	Percent
Employer - Lg. Group (Private)	100,000,000	30.9%
Employer - Sm. Group (Private)	13,500,000	4.2%
Employer (Fed/State/Local Gov't)	22,000,000	6.8%
Employment-Based (TriCare, VA)	14,000,000	4.3%
Medicare - Traditional (Seniors)	31,000,000	9.6%
Medicare Advantage	18,000,000	5.6%
Medicare (Under 65)	9,000,000	2.8%
Medicaid (Traditional - Adults)	13,500,000	4.2%
Medicaid (Traditional - Children)	30,300,000	9.4%
Pre-ACA CHIP (Children)	5,500,000	1.7%
Exchange-Based (Unsubsidized)	1,800,000	0.6%
Off-Exchange (ACA Compliant)	6,100,000	1.9%
Off-Exchange (GF/Transitional)	1,000,000	0.3%
Other Nongroup (HIS, Student, etc)	4,000,000	1.2%
Medicaid/CHIP (WOODWORKERS)	4,000,000	1.2%
Medicaid/CHIP (ACA Expansion)	13,000,000	4.0%
Exchange-Based (Subsidized)	9,200,000	2.8%
Basic Health Program	750,000	0.2%
SHOP (ACA Exchange Sm. Biz)	150,000	0.0%
Uninsured - Medicaid Eligible	3,800,000	1.2%
Uninsured - CHIP Eligible	2,600,000	0.8%
Uninsured - Medicaid Gap	2,600,000	0.8%
Uninsured - Undoc. Immigrants	5,400,000	1.7%
Eligible for Tax Credits	5,300,000	1.6%
Ineligible for Tax Credits	7,500,000	2.3%
TOTAL	324,000,000	100.0%

Who are the remaining uninsured?

Figure 1

Eligibility for ACA Coverage Among Nonelderly Uninsured as of 2016



Total = 27.2 Million Nonelderly Uninsured

NOTES: Numbers may not sum to totals due to rounding. Tax Credit Eligible share includes adults in MN and NY who are eligible for coverage through the Basic Health Plan. Medicaid/Other Public also includes CHIP and some state-funded programs for immigrants otherwise ineligible for Medicaid.

SOURCE: Kaiser Family Foundation analysis based on 2016 Medicaid eligibility levels and 2016 Current Population Survey.

Who are Indy Exchanges & Medicaid Expansion Working/Not Working for?

ACA/Obamacare Individual Market Subsidy/Medicaid Expansion Chart (crude/rough)										
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Household Size	<100% FPL	100% FPL	138% FPL	200% FPL	250% FPL	300% FPL	400% FPL	500% FPL	620% FPL	>620% FPL
1 (individual)	<100% FPL covered by Medicaid in 31 states +DC; <i>some</i> covered by Medicaid in other 19 states.	\$12,060	\$16,643	\$24,120	\$30,150	\$36,180	\$48,240	\$60,300	\$75,000	
family of 2		\$16,240	\$22,411	\$32,480	\$40,600	\$48,720	\$64,960	\$81,200	\$100,688	
family of 3		\$20,420	\$28,180	\$40,840	\$51,050	\$61,260	\$81,680	\$102,100	\$126,604	
family of 4		\$24,600	\$33,948	\$49,200	\$61,500	\$73,800	\$98,400	\$123,000	\$152,520	
family of 5		\$28,780	\$39,716	\$57,560	\$71,950	\$86,340	\$115,120	\$143,900	\$178,436	
family of 6		\$32,960	\$45,485	\$65,920	\$82,400	\$98,880	\$131,840	\$164,800	\$204,352	
family of 7		\$37,140	\$51,253	\$74,280	\$92,850	\$111,420	\$148,560	\$185,700	\$230,268	
family of 8		\$41,320	\$57,022	\$82,640	\$103,300	\$123,960	\$165,280	\$206,600	\$256,184	
Medicaid/CHIP (31 expansion states +DC)	eligible for Medicaid/CHIP									
Medicaid/CHIP (19 non-expansion states)	~2.6M People	eligible for high-subsidy QHP								
Advance Premium Tax Credits via exchange QHPs		high APTC subsidies (for premiums)			medium APTC subsidies	Low APTC subsidies	Low APTC subsidies	no financial assistance	no financial assistance considered necessary	
Cost Sharing Revenue (CSR) via exchange QHPs		High CSR Subsidies (for deductibles/co-pays)			low CSR subsidies	NO CSR subsidies	NO CSR subsidies			
	= ACA/Obamacare working very well									
	= ACA/Obamacare needs minor improvements									
	= ACA/Obamacare needs significant improvements									
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\$10-\$12B/yr would do it!										

\$10-\$12B/yr would do it!

Legitimate Problems w/the ACA:

- **MEDICAID:**

- **MEDICAID GAP (2.6M):** 19 states haven't expanded (*blame GOP*)
- Dr./Hospital reimbursement too low (~40% of private rates)
- Feds cover 90-95% of expansion Medicaid funding but only 50-75% of traditional Medicaid; states constantly raiding their share or messing w/program requirements/coverage

- **GROUP COVERAGE:**

- **Employer mandate** ironically encourages “Job Lock” while also adding a bunch of paperwork for tracking employees (but also provides partial funding for exchange subsidies/Medicaid expansion)
- **INELIGIBLE DUE TO ESI OFFER (4.5M):** Employer plans glitch allows **Catastrophic** (Lead) plans “left on the table” to disqualify employees for individual exchange tax credits

Legitimate Problems w/the ACA:

- **UNDOCUMENTED IMMIGRANTS (5.4M):**

ACA doesn't allow undocumented immigrants onto Medicaid **or** ACA exchanges **even at full price** (unsubsidized). CA nearly passed state law to allow it but rescinded after Trump took office.

- **MEDICAID/CHIP ELIGIBLE (6.4M):**

OUTREACH, OUTREACH, OUTREACH...and obstruction by GOP officials at state level (remember, most of these are eligible for **trad.** Medicaid)

- **TAX CREDIT ELIGIBLE/INCOME INELIGIBLE (8.3M):**

- APTC too skimpy (400% FPL cut-off, not generous enough 300-400%)
- CSR too skimpy (250% FPL cut-off, not generous enough 200-250%)
- ESI ineligibility allows skinny plans to be considered “compliant”
- **“Family Glitch”**: If 1 member on employee-only ESI, others don't qualify for exchange subsidies (~3M people)

Three-Legged Stool Fixes



Three-Legged Stool Fixes



How would I fix the ACA tax credits?

- Raise the cap on APTC from 400% to 500%, beef 'em up below that.
- Raise the cap on CSR from 250% to 500% (still tapering off towards top)
- About \$10B - \$12B/year should do it. Change APTC structure as follows
- (something similar w/CSR structure)

ACA Tax Credit Premium Cap (current)		ACA Tax Credit Premium Cap (my proposal)	
Income (FPL %)	Premium Cap (Max % of income paid for 2nd-lowest Silver plan available)	Income (FPL %)	Premium Cap (Max % of income paid for 2nd-lowest Silver plan available)
< 100%	No Cap (credits not available)	< 100%	1%
100-133%	2.04%	100-150%	2%
133-150%	3.06 - 4.08%	150-200%	3%
150-200%	4.08 - 6.43%	200-250%	4%
200-250%	6.43 - 8.21%	250-300%	5%
250-300%	8.21% - 9.69%	300-350%	6%
300-400%	9.69%	350-400%	7%
> 400%	No Cap (credits not available)	400-500%	8%
		> 500%	No Cap (credits not available) or 9%

How many
are at risk
post-repeal
nationally?

24 MILLION.

Estimate of How Many Would Lose Healthcare Coverage in the event of full, immediate repeal of the Affordable Care Act														
Effective Spring 2017 • ACA Signups / Charles Gaba														
			LOW END ESTIMATE					MID-RANGE ESTIMATE			HIGH-END			
State	Total Exchange QHP Selections thru 1/31/17	Total State Population July 2015	Estimated High-Subsidy Exchange Enrollees	ACA Medicaid Expansion	Basic Health Plan Enrollees	Estimated to LOSE Coverage	% of Pop	Young Adults on Parents' Plan	Total with Young Adults Included	% of Pop	Urban Institute Estimate (PARTIAL Repeal)	% of Pop	Senators up for reelection in 2018	
Alabama	178,414	4,858,000	128,000	0		128,000	2.6%	49,000	177,000	3.6%	357,000	7.3%		
Alaska	19,145	738,000	13,000	24,000		37,000	5.0%	9,000	46,000	6.2%	62,000	8.4%		
Arizona	196,291	6,828,000	117,000	398,000		515,000	7.5%	69,000	584,000	8.6%	709,000	10.4%	Jeff Flake (R)	
Arkansas	70,404	2,978,000	50,000	331,000		381,000	12.8%	35,000	416,000	14.0%	361,000	12.1%		
California	1,556,676	39,144,000	1,071,000	3,842,000		4,913,000	12.6%	435,000	5,348,000	13.7%	4,887,000	12.5%	Dianne Feinstein (D)	
Colorado	172,361	5,456,000	86,000	446,000		532,000	9.8%	7,000	539,000	9.9%	588,000	10.8%		
Connecticut	111,542	3,590,000	69,000	213,000		282,000	7.9%	1,000	283,000	7.9%	248,000	6.9%	Chris Murphy (D)	
Delaware	27,584	945,000	18,000	10,000		28,000	3.0%	2,000	30,000	3.2%	52,000	5.5%	Tom Carper (D)	
District of Columbia	23,632	672,000	1,000	15,000		16,000	2.4%	3,000	19,000	2.8%	32,000	4.8%		
Florida	1,760,025	20,271,000	1,297,000	0		1,297,000	6.4%	0	1,297,000	6.4%	2,230,000	11.0%	Bill Nelson (D)	
Georgia	493,880	10,214,000	345,000	0		345,000	3.4%	10,000	355,000	3.5%	1,006,000	9.8%		
Hawaii	18,938	1,431,000	12,000	35,000		47,000	3.3%	6,000	53,000	3.7%	86,000	6.0%	Mazie Hirono (D)	
Idaho	105,977	1,654,000	75,000	0		75,000	4.5%	9,000	84,000	5.1%	184,000	11.1%		
Illinois	356,403	12,859,000	245,000	643,000		888,000	6.9%	0	888,000	6.9%	1,150,000	8.9%		
Indiana	174,611	6,619,000	114,000	424,000		538,000	8.1%	44,000	582,000	8.8%	566,000	8.6%	Joe Donnelly (D)	
Iowa	51,573	3,123,000	35,000	150,000		185,000	5.9%	4,000	189,000	6.1%	230,000	7.4%		
Kansas	98,780	2,911,000	65,000	0		65,000	2.2%	25,000	90,000	3.1%	219,000	7.5%		
Kentucky	81,155	4,425,000	44,000	443,000		487,000	11.0%	10,000	497,000	11.2%	486,000	11.0%		
Louisiana	143,577	4,670,000	103,000	406,000		509,000	10.9%	16,000	525,000	11.2%	558,000	11.9%		
Maine	79,407	1,329,000	56,000	0		56,000	4.2%	1,000	57,000	4.3%	95,000	7.1%	Angus King (I)	
Maryland	157,637	6,006,000	95,000	274,000		369,000	6.1%	7,000	376,000	6.3%	476,000	7.9%	Ben Cardin (D)	
Massachusetts	264,904	6,794,000	164,000	190,000		354,000	5.2%	0	354,000	5.2%	369,000	5.4%	Elizabeth Warren (D)	
Michigan	321,451	9,922,000	216,000	666,000		882,000	8.9%	94,000	976,000	9.8%	887,000	8.9%	Debbie Stabenow (D)	
Minnesota	114,645	5,489,000	59,000	189,000	86,000	334,000	6.1%	6,000	340,000	6.2%	380,000	6.9%	Amy Klobuchar (D)	
Mississippi	88,483	2,992,000	65,000	0		65,000	2.2%	37,000	102,000	3.4%	229,000	7.7%	Roger Wicker (R)	
Missouri	244,382	6,083,000	171,000	0		171,000	2.8%	5,000	176,000	2.9%	504,000	8.3%	Claire McCaskil (D)	
Montana	52,473	1,032,000	35,000	61,000		96,000	9.3%	2,000	98,000	9.5%	142,000	13.8%	Jon Tester (D)	
Nebraska	84,371	1,896,000	60,000	0		60,000	3.2%	18,000	78,000	4.1%	165,000	8.7%	Deb Fischer (R)	
Nevada	89,061	2,890,000	62,000	320,000		382,000	13.2%	10,000	392,000	13.6%	371,000	12.8%	Dean Heller (R)	
New Hampshire	53,024	1,330,000	28,000	50,000		78,000	5.9%	1,000	79,000	5.9%	118,000	8.9%		
New Jersey	295,067	8,958,000	191,000	537,000		728,000	8.1%	0	728,000	8.1%	799,000	8.9%	Bob Menendez (D)	
New Mexico	54,653	2,085,000	30,000	260,000		290,000	13.9%	3,000	293,000	14.1%	266,000	12.8%	Martin Heinrich (D)	
New York	242,880	19,795,000	116,000	2,332,000	665,000	3,113,000	15.7%	0	3,113,000	15.7%	1,139,000	5.8%	Kirsten Gillibrand (D)	
North Carolina	549,158	10,042,000	402,000	0		402,000	4.0%	95,000	497,000	4.9%	1,025,000	10.2%		
North Dakota	21,982	756,000	15,000	19,000		34,000	4.5%	3,000	37,000	4.9%	69,000	9.1%	Heidi Heitkamp (D)	
Ohio	238,843	11,613,000	157,000	691,000		848,000	7.3%	97,000	945,000	8.1%	964,000	8.3%	Sherrod Brown (D)	
Oklahoma	146,286	3,911,000	99,000	0		99,000	2.5%	49,000	148,000	3.8%	313,000	8.0%		
Oregon	155,430	4,028,000	89,000	452,000		541,000	13.4%	25,000	566,000	14.1%	475,000	11.8%		
Pennsylvania	426,059	12,802,000	263,000	716,000		979,000	7.6%	0	979,000	7.6%	956,000	7.5%	Bob Casey, Jr. (D)	
Rhode Island	29,420	1,056,000	23,000	59,000		82,000	7.8%	7,000	89,000	8.4%	96,000	9.1%	Sheldon Whitehouse (D)	
South Carolina	230,211	4,896,000	165,000	0		165,000	3.4%	40,000	205,000	4.2%	353,000	7.2%		
South Dakota	29,622	858,000	21,000	0		21,000	2.4%	0	21,000	2.4%	74,000	8.6%		
Tennessee	234,125	6,600,000	160,000	0		160,000	2.4%	17,000	177,000	2.7%	526,000	8.0%	Bob Corker (R)	
Texas	1,227,290	27,469,000	832,000	0		832,000	3.0%	60,000	892,000	3.2%	2,550,000	9.3%	Ted Cruz (R)	
Utah	197,187	2,995,000	139,000	0		139,000	4.6%	5,000	144,000	4.8%	273,000	9.1%	Orrin Hatch (R)	
Vermont (thru 12/25)	29,021	626,000	23,000	15,000		38,000	6.1%	5,000	43,000	6.9%	35,000	5.6%	Bernie Sanders (I)	
Virginia	410,726	8,382,000	275,000	0		275,000	3.3%	52,000	327,000	3.9%	685,000	8.2%	Tim Kaine (D)	
Washington	225,000	7,170,000	126,000	608,000		734,000	10.2%	10,000	744,000	10.4%	775,000	10.8%	Maria Cantwell (D)	
West Virginia	34,045	1,844,000	23,000	169,000		192,000	10.4%	2,000	194,000	10.5%	184,000	10.0%	Joe Manchin (D)	
Wisconsin	242,863	5,771,000	165,000	0		165,000	2.9%	0	165,000	2.9%	431,000	7.5%	Tammy Baldwin (D)	
Wyoming	24,826	586,000	17,000	0		17,000	2.9%	3,000	20,000	3.4%	47,000	8.0%	John Barrasso (R)	
TOTAL:	12,235,500	321,392,000	8,230,000	14,988,000	751,000	23,969,000	7.5%	1,388,000	25,357,000	7.9%	29,782,000	9.3%		

	= State never expanded Medicaid in first place	LAST MODIFIED: 02/28/17
	= Includes special/bulk transfers into Medicaid pre-2013	
	= Pre-ACA state law already allows for young adults on parents' plan past 25 years old anyway	
	= Pre-ACA state law already allows for young adults on parents' plan anywhere between ages 19-25 w/certain limitations	
	= New York and New Jersey also partly expanded Medicaid pre-ACA via waivers which have since expired	

How many are at risk post-repeal?

MICHIGAN: ~216K exchange*, ~646K Medicaid = ~862K Total

*(*out of ~321K total exchange enrollees)*

OAKLAND COUNTY: ~31K exchange, ~55.7K Medicaid = ~86.7K Total (7.0% pop)

Number of Michiganders Projected to Lose Healthcare Coverage in event of full ACA repeal w/immediate effect as of March 2017 Charles Gaba / ACASignups.net							
Michigan County	High-Subsidy Exchange Enrollees	Medicaid Expansion as of 2/27/17	Total projected to lose coverage if ACA is repealed	Michigan County	High-Subsidy Exchange Enrollees	Medicaid Expansion as of 2/27/17	Total projected to lose coverage if ACA is repealed
Alcona County	294	734	1,028	Lapeer County	2,198	5,093	7,291
Alger County	298	511	809	Leelanau County	1,108	876	1,984
Allegan County	3,013	5,094	8,107	Lenawee County	2,159	5,445	7,604
Alpena County	783	2,209	2,992	Livingston County	5,083	5,779	10,862
Antrim County	815	1,511	2,326	Luce County	115	434	549
Arenac County	372	1,155	1,527	Mackinac County	365	677	1,042
Baraga County	215	644	859	Macomb County	23,009	56,056	79,065
Barry County	1,351	2,624	3,975	Manistee County	644	1,721	2,365
Bay County	1,990	7,215	9,205	Marquette County	1,771	4,291	6,062
Benzie County	679	1,189	1,868	Mason County	826	2,070	2,896
Berrien County	4,035	10,418	14,453	Mecosta County	782	2,860	3,642
Branch County	1,017	2,588	3,605	Menominee County	895	1,366	2,261
Calhoun County	2,123	9,486	11,609	Midland County	1,670	4,731	6,401
Cass County	1,266	2,988	4,254	Missaukee County	532	1,006	1,538
Charlevoix County	958	1,418	2,376	Monroe County	2,661	7,592	10,253
Cheboygan County	839	2,212	3,051	Montcalm County	1,459	4,135	5,594
Chippewa County	662	2,255	2,917	Montmorency County	243	659	902
Clare County	580	2,727	3,307	Muskegon County	3,225	13,789	17,014
Clinton County	1,344	2,619	3,963	Newaygo County	1,056	3,440	4,496
Crawford County	350	1,124	1,474	Oakland County	31,038	55,739	86,777
Delta County	1,374	2,461	3,835	Oceana County	562	1,916	2,478
Dickinson County	978	1,464	2,442	Ogemaw County	602	1,893	2,495
Eaton County	1,925	4,747	6,672	Ontonagon County	241	431	672
Emmet County	1,422	2,026	3,448	Osceola County	542	1,542	2,084
Genesee County	6,760	36,440	43,200	Oscoda County	224	670	894
Gladwin County	496	1,824	2,320	Otsego County	746	1,800	2,546
Gogebic County	583	1,192	1,775	Ottawa County	6,403	8,349	14,752
Grand Traverse County	3,216	4,890	8,106	Presque Isle County	462	978	1,440
Gratiot County	780	2,395	3,175	Roscommon County	598	2,101	2,699
Hillsdale County	1,241	2,862	4,103	Saginaw County	3,563	14,971	18,534
Houghton County	1,132	2,347	3,479	St. Clair County	4,332	10,716	15,048
Huron County	1,028	1,825	2,853	St. Joseph County	1,217	3,978	5,195
Ingham County	4,470	20,276	24,746	Sanilac County	1,277	2,536	3,813
Ionia County	1,169	3,286	4,455	Schoolcraft County	290	601	891
Iosco County	604	2,147	2,751	Shiawassee County	1,421	4,119	5,540
Iron County	485	791	1,276	Tuscola County	1,221	3,795	5,016
Isabella County	1,066	4,216	5,282	Van Buren County	1,830	5,349	7,179
Jackson County	2,838	10,673	13,511	Washtenaw County	7,924	17,883	25,807
Kalamazoo County	5,080	15,283	20,363	Wayne County (excluding Detroit)	14,500	93,912	108,412
Kalkaska County	431	1,404	1,835	Wayne County (City of Detroit)	13,500	89,606	103,106
Kent County	12,564	34,205	46,769	Wexford County	964	2,585	3,549
Keweenaw County	88	162	250	Unknown (Medicaid only)	0	537	537
Lake County	278	1,064	1,342	Total	216,250	666,728	882,978

How many are at risk post-repeal?

MICHIGAN: ~216K exchange*, ~646K Medicaid = ~862K Total

*(*out of ~321K total exchange enrollees)*

ST. CLAIR COUNTY: ~4,300 exchange, ~10.7K Medicaid = ~15K Total (9.4% pop)

Number of Michiganders Projected to Lose Healthcare Coverage in event of full ACA repeal w/immediate effect as of March 2017 Charles Gaba / ACASignups.net							
Michigan County	High-Subsidy Exchange Enrollees	Medicaid Expansion as of 2/27/17	Total projected to lose coverage if ACA is repealed	Michigan County	High-Subsidy Exchange Enrollees	Medicaid Expansion as of 2/27/17	Total projected to lose coverage if ACA is repealed
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Alpena County	783	2,209	2,992	Livingston County	5,083	5,779	10,862
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Barry County	1,351	2,624	3,975	Manistee County	644	1,721	2,365
Bay County	1,990	7,215	9,205	Marquette County	1,771	4,291	6,062
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Calhoun County	2,123	9,486	11,609	Midland County	1,670	4,731	6,401
Cass County	1,266	2,988	4,254	Missaukee County	532	1,006	1,538
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Keweenaw County	88	162	250	Unknown (Medicaid only)	0	537	537
Lake County	278	1,064	1,342	Total	216,250	666,728	882,978

How many are at risk post-repeal?

MI-11 (Trott): ~17K exchange ~58K Medicaid = ~75K Total

MI-14 (Lawrence): ~15K exchange + ~58K Medicaid = ~73K Total

Projected to Lose Healthcare Coverage by Congressional District in event of full ACA repeal w/immediate effect Charles Gaba / ACASignups.net					
Total Exchange Enrollees 1/31/17	Michigan		High-Subsidy Exchange Enrollees	Medicaid Expansion	Total Projected to Lose Coverage
31,725	MI-01	Jack Bergman (R)	21,342	44,710	66,052
22,485	MI-02	Bill Huizenga (R)	15,126	47,737	62,863
21,047	MI-03	Justin Amash (R)	14,159	33,574	47,733
20,020	MI-04	John Moolenaar (R)	13,468	42,806	56,274
17,658	MI-05	Dan Kildee (D)	11,879	54,751	66,630
23,305	MI-06	Fred Upton (R)	15,678	39,241	54,919
20,123	MI-07	Tim Walberg (R)	13,537	41,578	55,115
24,640	MI-08	Mike Bishop (R)	16,576	38,636	55,212
28,952	MI-09	Sander Levin (D)	19,477	40,611	60,088
27,412	MI-10	Paul Mitchell (R)	18,441	48,502	66,943
24,948	MI-11	David Trott (R)	16,783	58,098	74,881
20,020	MI-12	Debbie Dingell (D)	13,468	53,307	66,775
16,837	MI-13	John Conyers (D)	11,327	44,631	55,958
22,278	MI-14	Brenda Lawrence (D)	14,987	58,098	73,085
321,451	Total		216,248	646,280	862,528
Statewide High-Subsidy Exchange Estimate assumes 67% of ACA exchange QHP selections as of 1/31/17 Congressional District breakout based on Kaiser Family Foundation analysis of 3/31/16 effectuated enrollment report from ASPE office of CMS					
Statewide Medicaid Expansion Total via State Health Dept. Report Congressional District Medicaid Expansion estimates based on proportion of county-level enrollment; actual enrollment varies depending on income demographics					

How many are at risk post-repeal?

**MI-10 (Mitchell): ~18.4K exchange ~48.5K Medicaid = ~66.9K Total
(9.5% of population)**

Projected to Lose Healthcare Coverage by Congressional District in event of full ACA repeal w/immediate effect Charles Gaba / ACASignups.net					
Total Exchange Enrollees 1/31/17	Michigan		High-Subsidy Exchange Enrollees	Medicaid Expansion	Total Projected to Lose Coverage
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Statewide Medicaid Expansion Total via State Health Dept. Report Congressional District Medicaid Expansion estimates based on proportion of county-level enrollment; actual enrollment varies depending on income demographics					

So, what's in Trumpcare?

(aka the “American Health Care Act” or “AHCA”)



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(aka the “American Health Care Act” or “AHCA”)

- **DEFUNDS** Planned Parenthood
- **DEFUNDS** Medicaid Expansion
- **DEFUNDS** Cost Sharing Reductions (CSR)
- **CHANGES** non-ACA Medicaid to BLOCK GRANTS (kicks more off later)
- **CHANGES Tax Credits** (APTC) from INCOME-based to AGE based (\$2,000 for younger --> \$4,000 for older enrollees)
- **Tax credits NO LONGER INCREASE** to match premium hikes, nor do they vary by geography/rating area
- **Changes AGE BAND from 3:1 to 5:1**
(older enrollees can be charge 5x as much as younger)
- **ELIMINATES** the minimum 60% AV (Bronze) requirement; **HELLO JUNK PLANS!**
- **\$100 billion** over 9 years to states for High Risk Pools, Reinsurance programs, etc (part of this is effectively replacing money they stole from the Risk Corridor program)
- **CHANGES \$695 mandate penalty to a 30%, 1-yr premium surcharge for not maintaining continuous coverage...w/penalty going to CARRIER, not IRS**
- **WIPES OUT** over half the revenue to fund ACA...including **3.8% investment tax on rich people & 0.9% Medicare payroll tax**. Replaces with...not much of anything.
- **This would give top 1% avg. \$33,000 tax cut; top 0.1% avg. \$197,000 tax cut; and top 400 richest Americans an AVERAGE TAX CUT OF \$7 MILLION.**

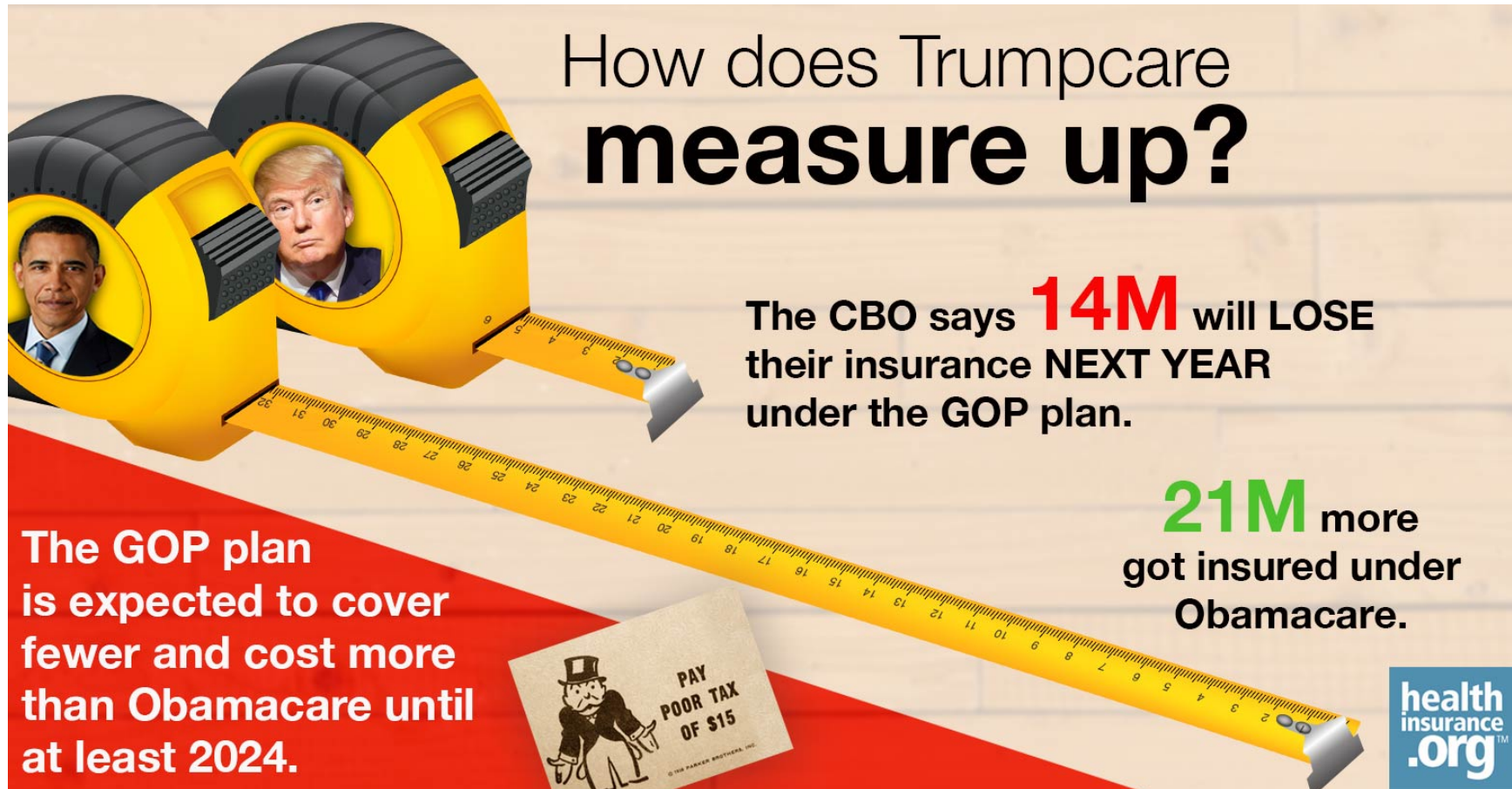
How does Trumpcare change tax credits?

ACA/Obamacare Individual Market Subsidy/Medicaid Expansion Chart (crude/rough)										
Charles Gaba / ACASignups.net										
Household Size	<100% FPL	100% FPL	138% FPL	200% FPL	250% FPL	300% FPL	400% FPL	500% FPL	620% FPL	>620% FPL
1 (individual)	<100% FPL covered by Medicaid in 31 states +DC; <i>some</i> covered by Medicaid in other 19 states.	\$12,060	\$16,643	\$24,120	\$30,150	\$36,180	\$48,240	\$60,300	\$75,000	
family of 2		\$16,240	\$22,411	\$32,480	\$40,600	\$48,720	\$64,960	\$81,200	\$100,688	
family of 3		\$20,420	\$28,180	\$40,840	\$51,050	\$61,260	\$81,680	\$102,100	\$126,604	
family of 4		\$24,600	\$33,948	\$49,200	\$61,500	\$73,800	\$98,400	\$123,000	\$152,520	
family of 5		\$28,780	\$39,716	\$57,560	\$71,950	\$86,340	\$115,120	\$143,900	\$178,436	
family of 6		\$32,960	\$45,485	\$65,920	\$82,400	\$98,880	\$131,840	\$164,800	\$204,352	
family of 7		\$37,140	\$51,253	\$74,280	\$92,850	\$111,420	\$148,560	\$185,700	\$230,268	
family of 8		\$41,320	\$57,022	\$82,640	\$103,300	\$123,960	\$165,280	\$206,600	\$256,184	
Medicaid/CHIP (31 expansion states +DC)	eligible for Medicaid/CHIP									
Medicaid/CHIP (19 non-expansion states)	~2.6M People	eligible for high-subsidy QHP								
Advance Premium Tax Credits via exchange QHPs		high APTC subsidies (for premiums)			medium APTC subsidies	Low APTC subsidies	Low APTC subsidies	no financial assistance	no financial assistance considered necessary	
Cost Sharing Revenue (CSR) via exchange QHPs		High CSR Subsidies (for deductibles/co-pays)			low CSR subsidies	NO CSR subsidies	NO CSR subsidies			

[illegible]

AHCA/Trumppublicare Individual Market Subsidy Impact Chart (crude/rough)										
Charles Gaba / ACASignups.net										
Age (individual)	<100% FPL	100% FPL	138% FPL	200% FPL	250% FPL	300% FPL	400% FPL	500% FPL	620% FPL	>620% FPL
under 30	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	no tax credits
30-39	\$2,500	\$2,500	\$2,500	\$2,500	\$2,500	\$2,500	\$2,500	\$2,500	\$2,500	(but huge tax cut for >\$200K)
40-49	\$3,000	\$3,000	\$3,000	\$3,000	\$3,000	\$3,000	\$3,000	\$3,000	\$3,000	
50-59	\$3,500	\$3,500	\$3,500	\$3,500	\$3,500	\$3,500	\$3,500	\$3,500	\$3,500	
60-64	\$4,000	\$4,000	\$4,000	\$4,000	\$4,000	\$4,000	\$4,000	\$4,000	\$4,000	
	= GOP tax credits are unnecessary windfall									
	= GOP tax credits similar to now									
	= GOP tax credits screw people a little									
	= GOP tax credits screw people a LOT									

CBO Score?



CBO Score?

- **14 million lose coverage in 2018**
- **Another 10 million** lose coverage by 2026 (24 million total)
- Just about all losing coverage would be low-income (Medicaid/elderly/etc)
- By 2026, total uninsured would be ~52 million (up from current 28 million)
- Age-based tax credits would actually be somewhat better for **some** in the middle class (300-600% FPL), **but devastating to low-income/elderly.**

CBO Score?

Table 4 - ILLUSTRATIVE EXAMPLE OF SUBSIDIES FOR NONGROUP HEALTH INSURANCE UNDER CURRENT LAW AND THE AHCA, 2026

(Dollars)

	Premium ^a	Premium Tax Credit ^b	Net Premium Paid	Actuarial Value of Plan After Cost-Sharing Subsidies (Percent) ^c
Single Individual With Annual Income of \$26,500 (175 percent of FPL) ^d				
Current Law				
21 years old	5,100	3,400	1,700	87
40 years old	6,500	4,800	1,700	
64 years old	15,300	13,600	1,700	
AHCA				
21 years old	3,900	2,450	1,450	65
40 years old	6,050	3,650	2,400	
64 years old	19,500	4,900	14,600	
Single Individual With Annual Income of \$68,200 (450 percent of FPL) ^d				
Current Law				
21 years old	5,100	0	5,100	70
40 years old	6,500	0	6,500	
64 years old	15,300	0	15,300	
AHCA				
21 years old	3,900	2,450	1,450	65
40 years old	6,050	3,650	2,400	
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What Else Would Be Lost if “Phase 3” goes through?

- 80/20 Medical Loss Ratio
- **COVERAGE OF PRE-EXISTING CONDITIONS**
- No Pre-Existing Waiting Period for Indy mkt.
- No more than 90-day waiting period for ESI
- **COVERAGE OF ESSENTIAL SERVICES**
- No more pricy COBRA
- Escape from Job Lock
- Coal Miner benefits for Black Lung Disease/survivors
- **ELIMINATION OF ANNUAL / LIFETIME LIMITS**
- **Level playing field for women**
- Free colonoscopies, cholesterol checks, blood pressure checks, general physicals
- **MEDICARE PART D DONUT HOLE FILLED**
- Option to leave Medicare Advantage & Sign up for Part D annually
- Prescription drug coverage (mandatory)
- Maternity care, free birth control, free breastfeeding supplies & breastfeeding privacy

What Else Would Be Lost if “Phase 3” goes through?

- Protection from LGBT discrimination
- Free routine vaccinations
- Free gestational diabetes screenings
- Free pap smears & HPV tests
- Free HIV, Gonorrhea & Herpes screenings
- Free Tobacco cessation programs
- Substance abuse treatment
- **Mandatory Mental Health coverage**
- **RECORD LOW UNINSURED RATE**
- PREMIUM SUBSIDIES
- Improved College Student plans
- Ease of Claims Appeals
- Easier to understand benefit descriptions
- EFFECTIVE RATE REVIEW
- **CAPS ON OUT OF POCKET COSTS**
- Health plan options for small businesses (150K)
- Pediatric dental insurance

GOP Obstruction/Sabotage?

- **Risk Corridor Massacre (R.I.P. Co-Ops)**
 - Changed law in middle of 2015 OEP, announced August 2015; 12.6¢ on the dollar, \$300M / \$2.5B paid; up to \$10B+ now
- **Navigator Obstruction/Blockades**

*“Let me tell you what we’re doing (about ObamaCare),” **Georgia Insurance Commissioner Ralph Hudgens bragged to a crowd of fellow Republicans** in Floyd County earlier this month: **“Everything in our power to be an obstructionist.”***

*After pausing to let applause roll over him, **a grinning Hudgens** went on to give an example of that obstructionist behavior, this one involving so-called “navigators” who are being hired to guide customers through the process of buying health insurance on marketplaces, or exchanges, set up under the federal program.*