

Defending Health Care in 2017: What Is at Stake for Wisconsin

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With a new president and Congress, the health care gains made throughout the last six years face their greatest threat yet. Congress has voted more than 60 times to roll back the historic progress that has been made to expand health coverage to millions of people in this country and to improve coverage for those who already had it. These proposed changes will put the health—and lives—of countless Wisconsinites at risk. Here's what Wisconsin stands to lose if the new president and Congress move forward to upend our health care system:

Hundreds of thousands of Wisconsinites stand to lose health coverage

431,000 Wisconsinites stand to lose their health coverage.¹

Wisconsin stands to lose **\$13 billion** in federal funding for Medicaid, CHIP, and financial assistance for marketplace coverage.²

Approximately **191,000** Wisconsinites who currently get financial assistance to help pay for their health coverage will lose this help and will no longer have affordable coverage options. In 2016, Wisconsinites receiving financial assistance saw their monthly premiums reduced on average **\$332** thanks to this help.³

The now-historically low rate of uninsured people will spike, with the number of uninsured in Wisconsin increasing **144 percent** by 2019.⁴ This will reverse the immense progress that has been made to expand coverage. Between 2013 and 2015:

- The number of uninsured in Wisconsin declined **37 percent**.⁵
- Working Wisconsinites: The uninsured rate among working Wisconsinites saw a **34 percent** decline.⁶

Repeal would put care for Wisconsinites who rely on Medicaid at risk

Approximately **1 million** people, or **17 percent** of the state's population, rely on Medicaid for their health insurance.^{7,8} This includes hundreds of thousands of people with disabilities, kids, seniors, and pregnant women. Without Medicaid, most of these Wisconsinites will have no access to affordable care or long-term care.

We don't know what Congress has in store for the country's Medicaid program. But whatever they have in store will affect Wisconsin's Medicaid program. We also know that a vote to repeal the ACA will throw the nation's entire health care system into chaos, putting Medicaid recipients at serious risk.

Wisconsinites with private health insurance will be stripped of vital protections against discrimination

Approximately **2.5 million** Wisconsinites with pre-existing conditions like asthma, diabetes, and cancer could once again be denied affordable, comprehensive coverage that actually covers their health care needs.⁹

Women in Wisconsin will once again be charged more for health coverage just for being a woman.

- Prior to the Affordable Care Act (ACA), women in Wisconsin were charged as much as **42 percent** more than men for the same coverage.¹⁰

Wisconsinites will once again face a world where insurance plans routinely cap the most they will pay for someone's health care in a year and in their lifetime, effectively cutting off coverage for the sickest individuals when they most need it.

- Roughly **2.1 million** Wisconsinites (including **580,000 children**) saw lifetime limits on coverage disappear thanks to the ACA's ban on these practices.¹¹

Millions of Wisconsinites will lose guaranteed coverage of free preventive services, like recommended cancer screenings and vaccines

Approximately **2.8 million** Wisconsinites with private health coverage (including **573,000 children**) and **1.1 million Wisconsin seniors** on Medicare will lose guaranteed access to free preventive care, like blood pressure screenings, immunizations, and cancer screenings.^{12,13}

Insurance companies will no longer be required to put Wisconsinites' premiums toward care, not profits

Insurers will no longer be held accountable for using people's premium dollars on care and quality improvement or paying back the difference.

- Wisconsinites have received around **\$7.5 million** in refunds from plans that overcharged for premiums since the ACA took effect.¹⁴

Thousands of seniors and people with disabilities will lose comprehensive drug coverage

The Medicare donut hole will re-open. This will leave Wisconsin's seniors and people with disabilities with a gap in prescription drug coverage and forced to pay thousands of dollars more in drug costs.

- Seniors and people with disabilities in Wisconsin have saved approximately **\$361 million** on drug costs thanks to the ACA's closing the Medicare donut hole.¹⁵
- In 2015 alone, approximately **90,000** seniors and people with disabilities in Wisconsin saved on average **\$1,036** on drug costs.¹⁶

Endnotes

¹ Loss of coverage estimates are based on insurance coverage estimates for 2019 under the Affordable Care Act (ACA) and under partial repeal of the ACA through a January 2017 reconciliation bill. Linda J. Blumberg, Matthew Buettgens, and John Holahan, Implications of Partial Repeal of the ACA through Reconciliation (Washington, DC: Urban Institute, December 2016), available online at <http://www.urban.org/research/publication/implications-partial-repeal-aca-through-reconciliation> (last accessed Dec. 7, 2016).

² Estimates of lost federal assistance are based on estimates of federal spending on Medicaid/CHIP and Marketplace financial assistance from 2019 through 2028 under the Affordable Care Act (ACA) and under partial repeal of the ACA through a January 2017 reconciliation bill. Linda J. Blumberg, Matthew Buettgens, and John Holahan, Implications of Partial Repeal of the ACA through Reconciliation (Washington, DC: Urban Institute, December 2016), available online at <http://www.urban.org/research/publication/implications-partial-repeal-aca-through-reconciliation> (last accessed Dec. 7, 2016).

³ Centers for Medicare and Medicaid Services, March 31, 2016 Effectuated Enrollment Snapshot, (Baltimore, MD: Centers for Medicare and Medicaid Services, June 2016), available online at <https://www.cms.gov/Newsroom/MediaReleaseDatabase/Fact-sheets/2016-Fact-sheets-items/2016-06-30.html> (last accessed Dec. 6, 2016).

⁴ Linda J. Blumberg, Matthew Buettgens, and John Holahan, Implications of Partial Repeal of the ACA through Reconciliation (Washington, DC: Urban Institute, December 2016), available online at <http://www.urban.org/research/publication/implications-partial-repeal-aca-through-reconciliation> (last accessed Dec. 7, 2016).

⁵ Jessica C. Barrett, and Maria S. Vornovitsky, Health Insurance Coverage in the United States: 2015, (Washington, DC: U.S. Government Printing Office, September 2016), available online at <http://www.census.gov/library/publications/2016/demo/p60-257.html> (last accessed Dec. 6, 2016).

⁶ Families USA Analysis of 2014-2016 Census Bureau American Community Survey Data.

⁷ The Centers for Medicare and Medicaid Services, September 2016 Medicaid and CHIP Enrollment Data Highlights, (Baltimore, MD: The Centers for Medicare and Medicaid Services, December 2016), available online at <https://www.medicare.gov/medicaid/program-information/medicaid-and-chip-enrollment-data/report-highlights/index.html> (last accessed Dec. 2, 2016).

⁸ The Kaiser Family Foundation, State Health Facts, (Washington, DC: Kaiser Family Foundation), available online at <http://kff.org/other/state-indicator/total-population/?currentTimeframe=0> (last accessed Dec. 2, 2016).

⁹ White House, State by State Cost of Repeal Reports, (Washington, DC: White House), available online at https://www.whitehouse.gov/sites/default/files/docs/state_by_state_cost_of_repeal_report.pdf (last accessed Dec 6, 2016).

¹⁰ Danielle Garrett, Turning to Fairness: Insurance Discrimination Against Women Today and the Affordable Care Act, (Washington, DC: National Women's Law Center, March 2012), available online at http://www.nwlc.org/sites/default/files/pdfs/nwlc_2012_turningtofairness_report.pdf (last accessed Dec. 6, 2016).

¹¹ Tomas D. Musco and Benjamin D. Sommers, Under the Affordable Care Act, 105 Million Americans No Longer Face Lifetime Limits on Health Benefits, (Washington, DC: Office of Assistant Secretary for Planning and Evaluation, March 2012), available online at <https://aspe.hhs.gov/basic-report/under-affordable-care-act-105-million-americans-no-longer-face-lifetime-limits-health-benefits> (last accessed Dec. 6, 2016).

¹² ASPE, ASPE Data Point: The Affordable Care Act is Improving Access to Preventive Services for Millions of Americans, (Washington, DC: Department of Health and Human Services, May 2015), available online at <https://aspe.hhs.gov/pdf-report/affordable-care-act-improving-access-preventive-services-millions-americans> (last accessed Dec. 6, 2016).

¹³ Kaiser Family Foundation, Total Number of Medicare Beneficiaries: 2015, (Washington, DC: Kaiser Family Foundation), available online at <http://kff.org/medicare/state-indicator/total-medicare-beneficiaries/> (last accessed Dec. 6, 2016).

¹⁴ Families USA Analysis of 2012-2015 MLR Rebate Reports by State.

¹⁵ Centers for Medicare and Medicaid Services, Part D Donut Hole Savings by State YTD 2015, (Baltimore, MD: Centers for Medicare and Medicaid Services, August 2016), available online at <https://downloads.cms.gov/files/Part%20D%20dount%20hole%20savings%20by%20state%20YTD%202015.pdf> (last accessed Dec. 6, 2016).

¹⁶ Centers for Medicare and Medicaid Services, Part D Donut Hole Savings by State YTD 2015, (Baltimore, MD: Centers for Medicare and Medicaid Services, August 2016), available online at <https://downloads.cms.gov/files/Part%20D%20dount%20hole%20savings%20by%20state%20YTD%202015.pdf> (last accessed Dec. 6, 2016).