

# CHA Key Messages

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## Overturing the Affordable Care Act Would Have Devastating Consequences for Millions of Californians

**1. Cutting through the partisanship, politics, and legal arguments now under review by the U.S. Supreme Court, the Affordable Care Act is really about just one thing: people. The ACA has enabled California to make tremendous strides in access to quality health care.**

- **More coverage:** Today, 93% of Californians have coverage and can access affordable, efficient care as a result of the ACA and its support for the expansion of California's Medi-Cal program. If the ACA is invalidated, millions of vulnerable Californians are at risk of losing their coverage.
- **Supporting more people in need:** Prior to the ACA, Medi-Cal eligibility was limited to low-income families with children, pregnant women, seniors, and persons with disabilities. Now, nearly 4 million more Californians are enrolled in Medi-Cal, including adults under age 65 without minor children, and parents and caretaker relatives with incomes up to 138% of the Federal Poverty Level. Medi-Cal also covers nearly a million essential workers who have continued to work during the pandemic including home health aides, grocery store workers, and farm workers.
- **More funding:** Increased federal funding has financed most of the expansion of Medi-Cal under the ACA. If it is invalidated, California will lose an estimated \$15 billion to \$18 billion annually in federal Medicaid funds.

**2. The ACA has become part of the very fabric of our entire health care delivery system.**

- Things we all count on today all have their roots in the ACA:
  - A requirement that health insurers offer coverage to anyone, despite medical history or pre-existing health care conditions; according to the California HealthCare Foundation, an estimated 16.8 million Californians with pre-existing conditions are protected by the ACA, including almost 900,000 people who have contracted COVID-19
  - The ability for 2 million young adults under age 26 to remain on their parents' health plans
  - Subsidies to make individual health insurance more affordable
  - Innovative payment and delivery models that improve quality and lower costs
  - Access to electronic health information and digital patient records
- According to the RAND Corporation, out-of-pocket costs for individual insurance market enrollees would average \$7,400 annually if the ACA is overturned, an increase over the current \$4,200 per year.
- If the ACA is overturned, hospitals and health systems would be faced with massive numbers of patients without health coverage at a time when providers are investing heavily in value-based payment models.

**3. Invalidating the ACA would harm seniors who count on Medicare.**

- The ACA adjusted Medicare's reimbursement for hospitals, skilled-nursing facilities and other providers. If the ACA is overturned, all of these payment changes could be affected, creating confusion and uncertainty for seniors.

**4. Overturning the ACA in the middle of the pandemic will create additional chaos.**

- Amid a pandemic that is showing no signs of letting up, pulling the foundation from underneath our health care system would further weaken and stretch the country's public health capabilities, and take away affordable health care coverage from millions of people at a time when access to health care services is absolutely essential.