Coalition of Wisconsin Aging Groups

CWAG Congressional Alert -January 5, 2017- Good News & Bad News!

__The Good News:__
On the very first day of the new Congress, the Republican majority suffered its first embarrassing setback. It abandoned its plan - which it had tried to shield from public scrutiny - to eliminate the independent, nonpartisan Office of Congressional Ethics (OCE). The firestorm of outrage on Monday night and Tuesday morning, by clean government and consumer groups on social media, forced the new 115th Congress to abandon this idea, after it was discovered that there was no public notice, no debate took place and no Congressional Leadership approval. Worse yet, it turns out that the members of Congress who initiated this sinister action were said to be two Republican Congressional incumbents who are currently under investigation for unlawful activities by the OCE, according to several news sources.

__Now The Bad News:__
On Tuesday, Senate Republicans introduced what they are calling the "Obamacare repeal resolution", in order to get past a Democrat Senate filibuster, so Republicans can repeal the Affordable Care Act with only 51 votes.

One of the biggest questions from CWAG members and the media is:
Who Is Affected by Repealing the Affordable Care Act?

Below are several examples of what would happen, if the Affordable Care Act is repealed by the Republican Congress and signed by Trump:

- Under the ACA, all health plans must cover preventive services - like flu shots, cancer screenings, contraception, and mammograms - at no extra cost to consumers. Repealing the ACA by the Republican controlled Congress - would eliminate these free preventive healthcare services and increase the cost of your healthcare premiums - if you want these preventive healthcare services.

- Before the ACA, over 2,142,000 Wisconsinites with either employer or individual market health insurance coverage - had a lifetime limit on their insurance policy. That meant their coverage could end exactly when they needed it most. If the ACA is repealed ,insurance companies could again set annual and lifetime limits on policies, which could end coverage when you need health coverage the most.

- According to cost comparisons by state, from the U.S. Dept. Of Health & Human Services, health insurance costs under the Affordable Care Act, kept healthcare annual premium costs to only 2% for large employers in Wisconsin. increased 15% per year before the Affordable Care Act. Since the passage of the ACA, increase

insurance coverage was kept at 2% a year. <u>Repeal will bring on average, a 15% increase in annual healthcare costs, creating hyperinflation Health Insurance rates for businesses and individuals.</u>

- <u>With the ACA, you could have your children covered under your healthcare family policy until age 26. If the ACA is repealed, the age drops to 22 and your child must be enrolled in college full-time and graduate on or before your child turns 22.</u>

- Because of the ACA, health insurance companies must spend at least 80 cents of each premium dollar on health care or healthcare improvements, rather than administrative costs like salaries, bonuses and on massive advertising and marketing budgets. Under the ACA, consumers get an automatic refund, if Insurance companies don't meet the 80% threshold. Wisconsinites with employer coverage have received $3,003,851 in insurance refunds since 2012. <u>Repealing the ACA, would allow insurance companies to spend more of your money on executive salaries and bonuses, with no refunds coming back to Wisconsin consumers.</u>

- <u>Under the ACA, health insurance companies cannot deny healthcare coverage to anyone with a pre-existing condition and cannot raise your rates because of a pre-existing condition. If the ACA is repealed, you can be denied health insurance coverage or end up paying outrageous costs with increases as much as 50-75% for pre-existing conditions.</u>

For those of us who are on Medicare;

- We will have higher costs for prescription drugs: Because the ACA is closing the prescription drug donut hole, 90,303 Wisconsin seniors saved $94 million on drugs in 2015, an average of $1,036 per person - beneficiary. This benefit would disappear and <u>seniors would once again be forced to pay exorbitant prices set by the pharmaceutical corporations</u>
- Preventive services: The ACA added coverage of an annual wellness visit and eliminated cost-sharing for recommended preventive services such as cancer screenings. In 2015, 481,012 Wisconsin seniors, or 75 percent of all Wisconsin seniors enrolled in Medicare Part B, took advantage of at least one free preventive service. <u>Repeal would remove the preventive health services that save lives and save money.</u>
- The ACA strengthened the Medicare Trust Fund, extending its life by over a decade. <u>Repealing the ACA, threatens not only the Medicare Trust Fund but the future of Medicare as we know it. The same Republicans who want to repeal ACA, also want to turn Medicare into a "For-Profit-Private Coupon Program," with only 50% coverage versus the current 80% of all healthcare coverage,</u>

If you want to keep the Affordable Care Act in place, as well as Medicare as we know it, I urge you and your friends to immediately call Wisconsin Congressman Paul Ryan's Office at (202) 225-3031. Paul Ryan is the Republican Congressional Majority Leader - and he has the authority to stop the repeal of the ACA and can also stop Medicare from becoming a for-profit coupon health care program.

By calling Paul Ryan's Office and letting him know that you oppose the repeal of the Affordable Care Act and your opposition to turning Medicare into a "medical coupon program, you're letting your voice be heard, along with millions of other voters across the country who are opposed to repealing the ACA and privatizing Medicare.

Respectfully yours, A.J. Nino Amato, CWAG President/CEO   namato@cwag.org or at: 608-514-3317