

Accessible, Affordable Health Care: A Right, Not A Privilege

How Repeal of the Affordable Care Act Threatens the Health & Economic Security of Working Families

*Prepared by the Democratic Staff of the U.S. House Committee on Education and the Workforce
Ranking Member Bobby Scott (D-VA) | February 2017*

INTRODUCTION

The Patient Protection and Affordable Care Act (ACA), signed into law on March 23, 2010, was enacted to improve and expand access to health insurance for all Americans. This historic law represents an important step toward full coverage for every individual, working family, and child across the country, and it has affirmed the belief that quality, affordable health care is a right, not a privilege. The ACA preserves and builds upon the current employer-sponsored insurance system – where most Americans get their health insurance – and also creates a Marketplace where individuals and families can compare private insurance plans and purchase coverage that fits their needs. Whether workers access health coverage through their employers or in the Marketplace, the ACA benefits all types of consumers.

The law’s comprehensive approach to health insurance reform rests on its requirement that everyone buy insurance. Some studies of state markets indicate that health care costs skyrocket in the absence of this requirement. If families and healthy individuals wait until they get sick to buy insurance, that drives costs up for everyone. So, the ACA’s requirement that every person have coverage helps keep costs down.

In the seven years since the ACA was signed into law, 20 million previously uninsured Americans have gained access to health care insurance and the uninsured rate is the lowest on record.^{1,2} More specifically, the uninsured rate has dropped from 16.3 percent in 2010 to 8.6 percent today.³ This is a truly historic

accomplishment. Many of these newly insured Americans are working people – some work part-time, some work for themselves, and others simply could not buy health insurance through their job. With the assistance of tax credits, these workers and others can now purchase private insurance through the Marketplace, making health care more affordable for everyone.

However, the ACA did much more than expand insurance coverage. To ensure that more Americans receive higher quality services, the ACA introduced stronger consumer protections. This has made a tangible improvement in the lives of millions of Americans. Many of the consumer protection provisions of the ACA enjoy widespread popularity. For example, more than 80 percent of Americans, both Democrats and Republicans, support allowing young people to stay on a parent’s insurance plan until they turn 26, as well as the protection that lets women and families access preventive services without a co-pay or deductible.⁴ Despite this, Republicans in Congress are committed to repealing the law without a replacement plan that improves health care security for working families.

1. Department of Health and Human Services, *New Report Details Impact of the Affordable Care Act*, December 13, 2016 available at: <https://www.hhs.gov/about/news/2016/12/13/new-report-details-impact-affordable-care-act.html>

2. Centers for Disease Control and Prevention, *Health Insurance Coverage: Early Release of Estimates From the National Health Interview Survey, 2015*, available at: <https://www.cdc.gov/nchs/data/nhis/earlyrelease/insur201605.pdf>

3. *Id.* & The Office of the Assistant Secretary for Planning and Evaluation, *Overview of the Uninsured in the United States: A Summary of the 2011 Current Population Survey*, September 13, 2011, available at: <https://aspe.hhs.gov/basic-report/overview-uninsured-united-states-summary-2011-current-population-survey>

4. Kaiser Family Foundation, *Kaiser Health Tracking Poll: November 2016*, December 1, 2016, available at: <http://kff.org/health-costs/poll-finding/kaiser-health-tracking-poll-november-2016/>

SOME OF THE WAYS WORKING FAMILIES WITH JOB-BASED COVERAGE BENEFIT FROM THE ACA

Access to health insurance remains a popular job-based benefit for both workers and employers. By recognizing the importance of employer-provided insurance, the ACA strengthens job-based coverage for the more than 155 million Americans who are already covered through their employers.⁵

The ACA provides that:

- **Young adults can stay on a parent's plan until age 26**
- **There are no limits on care**
- **Doctor-recommended wellness visits and preventative care are now covered without cost sharing**
- **Insurance companies are required to spend premium dollars on health expenses**
- **Prohibitions on long waiting periods before coverage kicks in**

Democrats in Congress remain committed to full implementation of the ACA and have offered ways to improve the law, including increasing quality of care and making health services even more affordable for America's working families.

This report highlights ten of the most important ways in which the ACA has improved the lives of, hard working Americans and their families. The report also illustrates why efforts to repeal the ACA are dangerous for students, families, and working people. Lastly, it outlines ways in which working families without job-based health insurance, benefit from access to comprehensive coverage in the Marketplace.

5. Kaiser Family Foundation, *Health Insurance Coverage of the Total Population, 2015*, available at: <http://kff.org/other/state-indicator/total-population/?dataView=1¤tTimeframe=0>

1 Strengthening Health Coverage Rights and Protections for Working Families

Before the ACA, many families struggled to manage chronic health conditions that required regular or expensive treatment. All too often, families would “cap out” – hitting an annual or lifetime limitation on benefits. After the cap, working people commonly ran out of health care benefits and were left to pay for the services they desperately needed. This led to financial instability for many families, who were forced to make tough choices, such as whether to pay for health care or pay rent.

However, under the ACA's elimination of lifetime and annual benefit caps, working people – including those with job-based insurance – are protected from these coverage limits. Workers are now safeguarded from incurring unreasonable out-of-pocket expenses, which can be financially crippling for many families, especially those struggling to make ends meet while recovering from a major health issue. While affordability of coverage is still a concern for some workers and Congress can do more in this area, the improvements made through the ACA provide important protections for families with job-based coverage. Repealing the ACA would strip away the protections that benefit so many families across the country now. Without the ACA, our nation's workers would be susceptible to paying unlimited costs for their health care.

Repeal of the ACA would leave working people susceptible to paying unlimited costs for health care.

“I have Multifocal Motor Neuropathy which is a very expensive disease to treat. There is no cure. Fortunately, I have great insurance from my employer and they have fully covered my illness without exception. I would have reached the \$2 million lifetime maximum payout at the end of December 2010. By some miracle, as of January 2011, lifetime maximum payout limits became illegal. I'll now be able to continue treatment which allows me to work and be a productive member of our society...”

– Sue, Powell, WY
Moms Rising “Healthcare is Lifesaver” Storybook

2 *Putting Money Back into the Pockets of Working People*

Thanks to a provision in the Affordable Care Act, Americans have already saved \$9 billion dollars in the form of rebates from insurance companies. If an insurance company isn't spending at least 80 percent (85 percent in the large group market) of premium dollars on quality medical care, they are required to send some money back to families.⁶ This protection has put money directly back into the pockets of working people when their insurance company spends too much money on administrative costs – such as marketing, advertising, and executive bonuses – and not enough on actual health care expenses. With the ACA in place, consumers get a rebate check or some other form of payment from their insurer. The concept is simple: health insurance premiums should pay for actual health-related expenses.

While many working families continue to face challenges with health care costs and cost-sharing, such as deductibles and co-payments, the progress we have made under the ACA is quite meaningful. It is time to move forward, not backward, in addressing these affordability challenges. If Republicans successfully repeal the ACA, this progress will be rolled back – eroding transparency in health coverage and undoing the requirement that health premiums be used for health benefits and quality of care. Repeal of the ACA means insurance companies will once again be able to use workers' hard-earned money on frivolous expenses, taking us back to the days when insurers could spend an enormous amount of premium dollars on CEO bonuses, instead of working families' health care.

Repeal would take us back to the days when insurers spent a huge chunk of premiums on CEO bonuses, instead of working families' health care.

Americans have
SAVED \$9 BILLION
in the form of rebates.



6. Department of Health and Human Services, Consumers Have Saved a Total of \$9 Billion on Premiums, July, 24, 2014, available at: <http://www.hhs.gov/about/news/2014/07/24/consumers-have-saved-total-of-9-billion-on-premiums.html>

3 *Enabling Financial Security for Young Workers*

Many young people often find themselves in difficult financial positions before they establish their place in the workforce. For example, many young adults have student loan debt and other financial demands such as rent, transportation, and living expenses. Before the ACA, they had limited insurance options, leaving them at the edge of financial risk when faced with illness just when they are about to begin adulthood.

However, the ACA changed this. The law has allowed 6.1 million young adults to obtain or remain on their parents' health plans until the age of 26. Young adults qualify for this coverage even if they are not living with their parents. Allowing dependents under the age of 26 to remain on their parents' health care plans establishes important protections for young adults, including college students and recent graduates, as they prepare to enter the workforce. The benefit also provides peace of mind and reduced financial strain for many parents. Before the ACA, approximately 30 percent of young adults were uninsured, representing more than one in five of all the uninsured.⁷ Thanks to the new age 26 provision – along with the other coverage expansion provisions in the ACA – the uninsured rate among young adults ages 19-25 has fallen by more than 50 percent.⁸ This expansion is important for young adults who need coverage, and in general, younger and healthier enrollees also help to keep health insurance costs down for everyone.

Enhanced coverage options give young people much-needed stability and peace of mind while they are making health, career, and financial decisions that will impact their lives for decades to come. If Republicans successfully repeal the ACA, young people will have limited health care options that could put their health, finances, and even their careers at risk.

Repeal limits options for young people, which could put their health, finances, and even their careers at risk.

“Because of health care reform, our son will now have health care insurance as a graduate student. He was due to lose it because of his age, and now we can keep him on our policy until he finishes school. Given his health care needs, this is a tremendous relief. Healthcare reform is impacting us all now for the better..”

– Patricia, Morgantown, WV
Moms Rising “Healthcare is Lifesaver” Storybook

7. Centers for Medicare & Medicaid Services' Center for Consumer Information & Insurance Oversight, *Young Adults and the Affordable Care Act: Protecting Young Adults and Eliminating Burdens on Families and Businesses*, available at: https://www.cms.gov/CCIIO/Resources/Files/adult_child_fact_sheet.html

8. Council of Economic Advisers, *The Economic Record of the Obama Administration: Reforming the Health Care System*, December 13, 2016, available at: https://www.obamawhitehouse.gov/sites/default/files/page/files/20161213_cea_record_health_care_reform_chartbook.pdf

4 Controlling Health Insurance Costs for Working Families

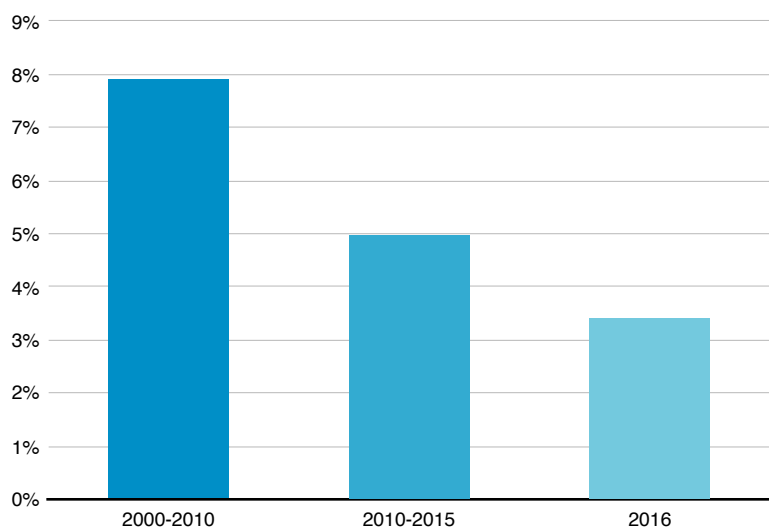
For decades, working families were hit hard by the rising costs of health coverage. Increasingly, people paid more and more for plans with less generous benefits.⁹ While the cost of health insurance has continued to increase, since the enactment of the ACA the rate of growth for premiums has gone up by less than half the rate that it was before the law was enacted. The cost growth in employer-based coverage has actually decreased, relieving the financial burden many hard-working Americans experience when dealing with their health care.¹⁰ Workers enjoy this slowed cost growth on top of added consumer protections, such as the elimination of annual or lifetime caps.

The average premium for employer-provided family coverage rose only 3.4 percent in 2016 – compared to an average annual rate of 7.9 percent in 2000-2010.¹¹ This decrease in premium growth means working

families are spending less on health insurance premiums than they would have if the ACA had not been enacted. In fact, the Council of Economic Advisers has found that families are saving more than \$3,000 a year because of the slowed premium growth.¹² ACA repeal would threaten the progress made in controlling the cost of health insurance on many levels. Repeal would also increase the number of people without insurance and escalate the cost of uncompensated care.

Growth in Premiums for Employer-Based Family Coverage

Annual Nominal Percent Growth



Source: KFF/HRET Employer Health Benefits Survey

Repeal threatens the progress made in controlling the cost of health insurance, increasing the number of uninsured and escalating the cost of uncompensated care.

9. Kaiser Family Foundation, *A Comparison of the Availability and Cost of Coverage for Workers in Small Firms and Large Firms: Update from the 2015 Employer Health Benefits Survey*, February 5, 2016, available at: <http://kff.org/private-insurance/issue-brief/a-comparison-of-the-availability-and-cost-of-coverage-for-workers-in-small-firms-and-large-firms-update-from-the-2015-employer-health-benefits-survey/>

10. Council of Economic Advisers, *New Data Show that Premium Growth in Employer Coverage Remained Low in 2016*, September 14, 2016, available at: <https://obamawhitehouse.archives.gov/blog/2016/09/14/new-data-show-premium-growth-employer-coverage-remained-low-2016>

11. *Id.*

12. *Id.*

5 *Creating a Healthier Workforce*

One of the most important elements of the ACA is its robust focus on prevention. The ACA expanded access to free preventive services with no co-pay for 137 million Americans, including 55 million women and 28 million children.¹³ Simply, this means that if families go to the doctor for a preventive service, such as annual physicals or blood pressure screenings, they won't pay a penny. Before the ACA, the cost of preventive care could dissuade many Americans from getting important screenings. But now, the share of adults who report forgoing a needed visit to the doctor because of the cost of has dropped significantly across the country and more people are taking advantage of routine checkups.¹⁴

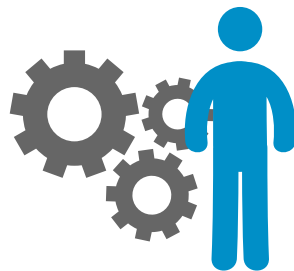
This focus on prevention can keep workers healthy, while saving them money.¹⁵ Increasing access to preventive care decreases the likelihood of disability, and individuals who are healthier enjoy increased productivity on the job, generating higher incomes for themselves and their families.¹⁶

Research has shown that more than 90 percent of employers link good health to high employee productivity and performance.¹⁷ This is a win for both employers, who benefit from a healthier and more stable workforce, and workers, who can stay healthy while providing for their families. Repeal of the ACA endangers workers' access to free preventive services and may force workers to forego important doctor visits and screenings, sacrificing their health and productivity in the process. In short, repeal of the ACA puts the health of the American workforce at risk.

Productivity losses linked to absenteeism cost employers

\$225.8 BILLION

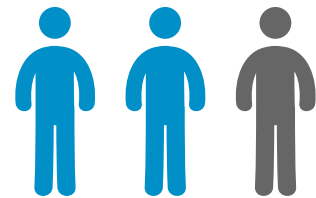
(or \$1,685 per employee).



People going to work when they're sick (presenteeism) accounts for nearly

TWO-THIRDS OF THE TOTAL COSTS

of worker illness.



Source: CDC, International Monetary Fund, Harvard Business Review

Repeal puts the health of the American workforce at risk.

13. Department of Health and Human Services, *About 137 Million Individuals with Private Insurance are Guaranteed Access to Free Preventive Services*, May 14, 2015, available at: <http://www.hhs.gov/about/news/2015/05/14/about-137-million-individuals-with-private-insurance-are-guaranteed-access-to-free-preventive-services.html>

14. The Commonwealth Fund, *A Long Way in a Short Time: States' Progress on Health Care Coverage and Access, 2013–2015*, December 2015, available at: http://www.commonwealthfund.org/~media/files/publications/issue-brief/2016/dec/1922_hayes_long_way_state_coverage_access_ib.pdf

15. The White House, *The Economic Benefits of the Affordable Care Act*, April, 2, 2015, available at: <https://obamawhitehouse.archives.gov/blog/2015/04/02/economic-benefits-affordable-care-act>

16. The National Center for Chronic Disease Prevention, *The Power of Prevention*, 2009, available at: <https://www.cdc.gov/chronicdisease/pdf/2009-Power-of-Prevention.pdf>

17. Society for Human Resource Management (SHRM), *Employers See Wellness Link to Productivity, Performance*, February 2, 2015, available at: <https://www.shrm.org/hrdisciplines/benefits/articles/pages/wellness-productivity-link.aspx>

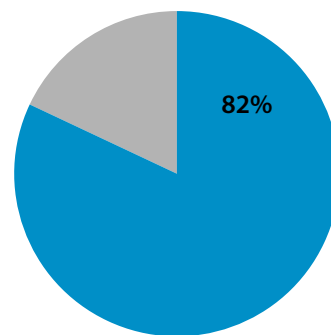
6 *Helping Working People Afford Coverage*

While employer-sponsored insurance is an important benefit for those who have access to it, the Marketplace creates a coverage option for those who don't. If workers' jobs do not offer affordable or adequate health coverage, workers have the option to purchase an insurance plan in the Marketplace and can potentially benefit from a tax credit to help pay their premiums. The Marketplace creates additional options for workers and their families to afford coverage. It also encourages job mobility and entrepreneurship. As a result of the ACA's Marketplace, those who are self-employed have better and more options. In 2014, one of every five consumers – well over one million people in total – who purchased Marketplace coverage was self-employed, a small business owner, or both.¹⁸

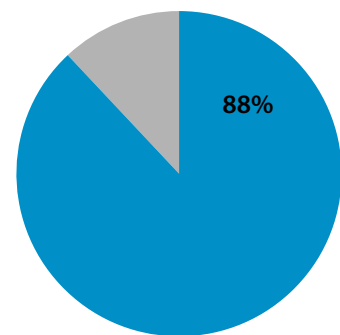
According to the Urban Institute, 80 percent of the individuals who receive premium tax credits for coverage in the Marketplace are employed.¹⁹ Also, the vast majority of those who buy Marketplace coverage get financial help – in 2017, more than 8 in 10 Marketplace consumers will receive tax credits that bring down the cost of coverage.²⁰ The Marketplace exists to fill an important gap in coverage for workers and its stability is important for workers, employers, and the overall insurance market alike. If Republicans succeed in repealing the ACA, this would collapse the Marketplace and financial assistance for individuals and families, taking away affordable health care options from workers.

Working Families Caught in Repeal Crossfire

Percent of Those Who Lose Coverage and are in Working Families



Percent of Children Who Lose Coverage and are in Working Families



Source: Urban Institute

Repeal would collapse the Marketplace and financial assistance for individuals and families, taking away affordable health care options from workers.

18. The Department of the Treasury Office of Tax Policy Analysis, *The Rise of Alternative Work Arrangements: Evidence and Implications for Tax Filing and Benefit Coverage*, January 2017, available at: <https://www.treasury.gov/resource-center/tax-policy/tax-analysis/Documents/WP-114.pdf>

19. Urban Institute, *Characteristics of Those Affected by a Supreme Court Finding for the Plaintiff in King v. Burwell*, January 2015, available at: <http://www.urban.org/sites/default/files/alfresco/publication-pdfs/2000078-Characteristics-of-Those-Affected-by-King-v-Burwell.pdf>

**Note: The analysis included 34 states, including those where the federal government has taken on complete responsibility (19), those with explicit agreements with the federal government where the state takes on some responsibilities but not others (7), and states without explicit agreements but which have taken responsibility for plan management nonetheless (8).

20. Centers for Medicare & Medicaid Services, *Health Insurance Marketplaces 2017 Open Enrollment Period: January Enrollment Report*, January 10, 2017, available at: <https://downloads.cms.gov/files/final-marketplace-mid-year-2017-enrollment-report-1-10-2017.pdf>

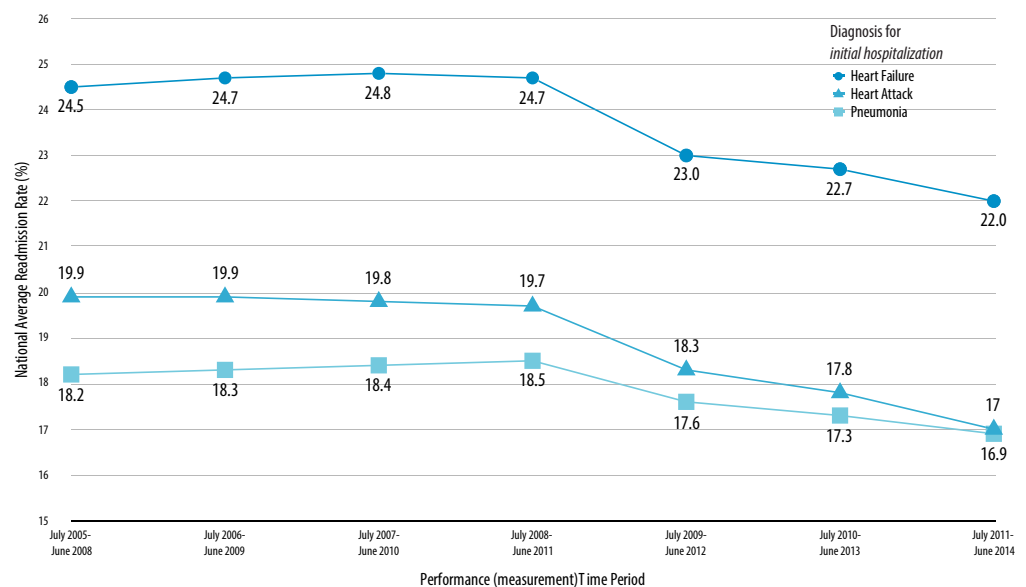
7 Improving the Quality of Coverage for Families

In order to keep people healthier, the ACA created health care quality improvement programs, including programs aimed at preventing costly, unnecessary, and avoidable hospital readmissions. Between April 2010 and May 2015, approximately 565,000 hospital readmissions were prevented, compared to the year prior to the passage of the Affordable Care Act.²¹ That equates to 565,000 instances where a patient avoided having to go into the hospital.²² This notable reduction in hospital readmissions does more than save taxpayers' money through reduced health care spending—it has improved the quality of care for patients.

Improved health care quality is important for both workers and their family members. The stakes are particularly high for workers who must balance the demands of caregiving with their outside employment. For example, if a child or parent is sick, a worker may need to stay home from work to provide care to that family member. For those workers who are also the primary caregiver, staying at home may

have an impact on their job performance or limit their availability to keep a regular work schedule. Repeal of the ACA threatens the quality improvements that have prevented thousands of unnecessary and costly medical complications. At the same time, repealing the ACA would place unnecessary financial stress on working families by forcing them to choose work over the health of their family members – a choice no one should have to make.

National Medicare Readmission Rates Started to Fall in 2012



Notes: National readmission rates include unplanned hospitalizations for any cause within 30 days of discharge from an initial hospitalization for either heart failure, heart attack, or pneumonia. Readmission rates are risk-adjusted for certain patient characteristics, such as age and other medical conditions.
Source: Kaiser Family Foundation analysis of CMS Hospital Compare data files

Repeal places unnecessary financial stress on working families by gambling with their health and the health of their family members.

21. Department of Health and Human Services Blog Post, *Reducing Avoidable Hospital Readmissions to Create a Better, Safer Health Care System*, February 24, 2016, available at: <https://www.hhs.gov/blog/2016/02/24/reducing-avoidable-hospital-readmissions.html>

22. *Id.*

8 Creating More Job Flexibility

Prior to the ACA, individuals struggled to access affordable coverage if they lost their job or lost access to their employer-provided health plan. Many workers felt “locked in” to jobs, due to the lack of affordable health care options outside of the insurance coverage provided by their employer. This led to inefficiencies in the labor market – workers stayed in jobs where they were not satisfied or where their skills were not fully used because they could not afford to go without their employer’s health insurance plan.²³

Thanks to the ACA, the problem of “job-lock,” has improved significantly because workers have health care options outside of their employers through the Marketplaces.²⁴ This means that millions of Americans with pre-existing health conditions no longer have to worry about going without coverage if they want to leave their jobs, reduce their hours, or start new businesses. Workers who recognize that their skills may be better used in an entrepreneurial environment now have the flexibility to make career decisions without fear that they will lose vital health care benefits.²⁵

Some workers can choose to invest more time in their families and careers. Parents of young children have the option to work part-time or temporarily leave the labor market in order to spend more time with their kids. Older workers may take advantage of the opportunity to retire early before they are eligible for Medicare. If the ACA is repealed, this freedom goes away. Workers – particularly those who have pre-existing conditions – will be robbed of the flexibility to make choices based on what is best for their careers and families.

Repeal robs workers of the freedom and flexibility to make choices based on what is best for their careers and families.

“Joshua Lapp left a full-time job with health benefits in 2014 to launch an urban planning firm with two partners... There’s no way Lapp, 27, would have considered starting his own business before the Affordable Care Act took effect because he has a congenital heart condition... He hasn’t had to worry about insurers denying him coverage – as they could before the law – for his condition, which requires a \$100,000 operation every five to 10 years to replace his cardiac pacemaker. His two business partners and their significant others also have ACA coverage as self-employed people. “Being able to buy my own affordable plan on the exchange allowed me to step out on my own,” he said. “It’s a big enabler for all of us.”

– Article Excerpt, Modern Healthcare, December 28, 2016

23. AARP, *Job Lock and Employer-Provided Health Insurance: Evidence from the Literature*, March 2015, available at: <http://www.aarp.org/content/dam/aarp/ppi/2015-03/JobLock-Report.pdf>

24. Center for Economic and Policy Research, *The Affordable Care Act: A Family-Friendly Policy*, September 2014, available at: <http://cepr.net/documents/publications/aca-pt-2014-09.pdf>

25. Urban Institute, *The Affordable Care Act: Improving Incentives for Entrepreneurship and Self Employment*, *Timely Analysis of Immediate Health Policy Issues*, May 2013, available at: <http://www.urban.org/sites/default/files/alfresco/publication-pdfs/412830-The-Affordable-Care-Act-Improving-Incentives-for-Entrepreneurship-and-Self-Employment.PDF>

9 *Improving Health Benefits for our Nation's Coal Miners*

The Black Lung Benefits Act provides monthly income and health care benefits to coal miners with black lung disease, an illness caused by the inhalation of coal mine dust. This disease impairs lung function, which can lead to disability and premature death.²⁶ Before the ACA, many deserving miners who applied for black lung benefits were denied benefits due to the high burden of proof. The ACA reinstated a presumption of eligibility of benefits for miners who worked at least 15 years in underground or comparable surface mining, and those who suffer from a totally disabling respiratory impairment. The ACA also granted deceased miners' survivors an automatic entitlement to benefits if the miner was eligible to receive them. As a result of the ACA, a survivor is no longer required to prove that the miner died due to black lung disease.

Named after former Senator Robert Byrd who ardently advocated for coal miners, these provisions – commonly known as the “Byrd Amendments” – removed barriers that coal miners and their families’ had faced in securing benefits by shifting the burden of proof away from the coal miners who worked much of their lives in mining.

Many more miners receive benefits today thanks to Byrd Amendments in the ACA. If the law is repealed, miners’ and survivors’ eligibility for benefits will be slashed. Repealing the ACA will reduce the liability for coal operators and insurers, at the expense of disabled coal miners and their families – jeopardizing the health and financial benefits owed to ill coal miners and their survivors.

“I am 60 years old and I worked in underground coal mines from 1974 to 2001. I ran a scoop, bolted the mine roof, cut coal with a continuous mining machine longwall machine. I was constantly breathing coal mine dust. When I stopped working my breathing was bad. The Black Lung Benefits which I get every month helps me and my wife to pay our bills and it means a lot to us. The “Byrd Amendments” to the Black Lung Benefits Act in the Affordable Care Act made it possible for me to receive benefits. Without the Affordable Care Act, I would have faced a very difficult burden of proving that my disabling lung impairment was caused by coal mine dust exposure and not some other condition. The Affordable Care Act also made it automatic that if I die my wife, Thelma, will continue to receive Black Lung Benefits and will not be required to prove that black lung caused my death. This gives me peace of mind.”

– Danny, Cumberland, KY
Correspondence Sent to the Education and the Workforce
Committee Minority Staff

Repeal jeopardizes the health and financial benefits owed to ill coal miners and their survivors.

26. Centers for Disease Control and Prevention, *Pneumoconiosis*, available at: <https://www.cdc.gov/niosh/topics/pneumoconioses/>

10 *Creating a Better Economy for Working People*

Before the ACA was signed into law, some speculated at length about how the ACA would impact jobs. In 2010, former Speaker of the House John Boehner asserted that, “economists are warning that the tax hikes, mandates, and regulatory costs in the [ACA] bill will only accelerate America’s jobs crisis.”²⁷

Despite the abundance of doomsday predictions about the ACA’s impact on jobs and the labor market, the ACA has had a positive effect on jobs and the economy. The positive impact is twofold. First, by increasing the demand for health care, the ACA is creating jobs in the health care sector.²⁸ This sector is seeing a sizable increase in demand, with 43,000 health care jobs added in December 2016 alone.²⁹ Most of the revenue earned by health care providers is used to hire and pay staff and to purchase goods and services, such as clinic space or medical equipment. In turn, those vendors pay their employees and buy additional goods and services, creating even more jobs.³⁰ As of November 2016, U.S. businesses have added 15.6 million jobs since early 2010 and the unemployment rate is down to 4.6 percent – its lowest level since August 2007.³¹ This means that jobs were added in places such as hospitals, dentists and physician offices. Second, in order to bolster the health care industry so that it can respond to increased demand for products and services, the ACA invested nearly \$230 million in efforts to train 1,700 primary care medical residents, nurse practitioners, and physicians assistants.³²

Repeal could devastate communities across the country, particularly rural areas that already face employment challenges. The American Hospital Association and the Federation of American Hospitals sent a letter to Congressional leaders warning of “massive job losses” if the ACA is repealed.³³ The letter noted the specific threat to rural communities, pointing out that “hospitals are often the largest employer in many communities.”³⁴ Estimates show that repeal would result in a loss of 2.6 million jobs across all states; a third of those lost jobs would be in health care though the impact would be felt across most industries.³⁵ Repeal threatens jobs in every state and every Congressional district.

Repeal of Both Premium Tax Credits and Medicaid Expansion: Potential National Impact

	2019	2020	2021	2022	2023	Total 2019-23
Federal Funding Cut (billions of \$)	-\$139.5	-\$150.0	-\$161.5	-\$172.0	-\$184.0	-\$807.0
TOTAL EMPLOYMENT LOST (thousands of jobs)	-2,599	-2,854	-2,978	-2,924	-2,857	N/A

Source: The George Washington University and The Commonwealth Fund

Repeal threatens jobs in every state and every Congressional district.

27. Speaker’s Press Office, Press Release, March 17, 2010, available at: <http://www.speaker.gov/general/economists-agree-government-takeover-health-care-massive-job-killer>

28. The White House, Expanded Prepared Remarks of Jason Furman, April 2, 2015, available at: <https://obamawhitehouse.archives.gov/blog/2015/04/02/economic-benefits-affordable-care-act>; Brookings, Employment Impacts of the Affordable Care Act, March 20, 2015, available at: <http://www.brookings.edu/blogs/health360/posts/2015/03/20-aca-five-years-employment-impact-burtless>

29. Bureau of Labor Statistics, Current Employment Statistics Highlights, December 2, 2017, available at: <https://www.bls.gov/web/empsit/ceshighlights.pdf>

30. The Commonwealth Fund, Repealing Federal Health Reform: Economic and Employment Consequences for States, January 5, 2017, available at: <http://www.commonwealthfund.org/publications/issue-briefs/2017/jan/repealing-federal-health-reform>

31. Council of Economic Advisers, The Employment Situation in November, December 2, 2016, avail-

able at: <https://www.obamawhitehouse.gov/blog/2016/12/02/employment-situation-november>

32. Department of Health and Human Services, Creating Health Care Jobs by Addressing Primary Care Workforce Needs, available at: <http://www.hhs.gov/healthcare/facts-and-features/fact-sheets/creating-health-care-jobs-by-addressing-primary-care-workforce-needs/index.html>

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CONCLUSION

In the nearly seven years since its passage, the ACA has done much to improve the quality, access, and affordability of health care in America. The ACA, building on the employer-sponsored insurance system, has expanded health coverage to 20 million Americans and decreased the uninsured rate to historically low levels. Whether accessing their coverage through their employers or in the Marketplace, workers now benefit from more affordable and better quality coverage.

Access to free preventative services and prohibitions on annual and lifetime benefit caps mean more Americans can now access much needed, and often lifesaving, care. Financial assistance provided through the Marketplace and slowed cost growth in employer-based coverage premiums has made health care coverage more affordable. Requirements in the ACA that insurers now use payments for medical costs instead of excessive overhead, have put more money back into the pockets of many Americans. Provisions designed to decrease the number of hospital readmissions have also improved the quality of health care. The ACA has provided more coverage options so workers, including young adults, have increased financial security and job flexibility. And our economy as a whole benefits from a healthier, more productive workforce.

Despite this demonstrable progress, there is more work to do. While seeking to repeal the ACA, Republicans have failed to offer a plan that matches the comprehensive approach of the ACA and ensures that Americans have access to quality coverage. As Republicans continue with their efforts to repeal the ACA, they not only jeopardize the significant progress made under the law, but also threaten to make millions of Americans worse off than before its passage. America's families and working people deserve better. Now is the time to support changes that improve the law and increase health care access and affordability for children, families, and working people.