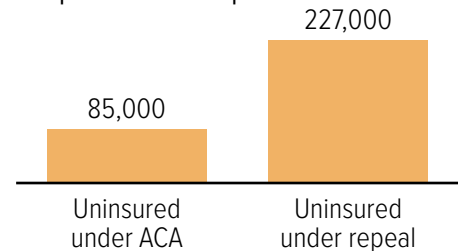


142,000 Montana Residents Would Lose Coverage in 2019 Under ACA Repeal

142,000 fewer people in Montana would have health insurance in 2019 if the Affordable Care Act (ACA) is repealed, new Urban Institute estimates show. Republican policymakers plan to move quickly in January to repeal much of the health reform law without enacting a replacement.

This would cause families in Montana to go without needed health care and expose them to financial risk. Nationally, most of the coverage loss would occur among families with at least one worker and among people without college degrees, doubling the number of uninsured and leaving a higher share of people uninsured than before the ACA.

Number of Uninsured Montanans Would Jump Under ACA Repeal



Under Repeal, Montana Would Lose \$9.8 Billion in Federal Funding and Pay More in Uncompensated Care Costs

States would lose significant federal funds as marketplace subsidies and the Medicaid expansion end. Even states that didn't expand Medicaid would see declines in federal spending as eligible people fall off the program. In Montana, repeal means the loss of \$109 million in federal marketplace spending in 2019 and \$1.2 billion between 2019 and 2028. Montana would lose \$698 million in federal Medicaid funding in 2019 and \$8.6 billion between 2019 and 2028.

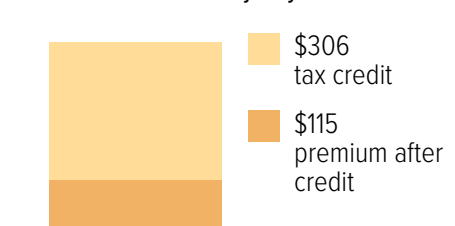
In addition, the growth in the number of uninsured residents would increase demand for uncompensated care by \$1.1 trillion nationwide between 2019 and 2028. Assuming fixed federal spending on uncompensated care, state and local governments and health care providers would have to bear this cost.

Eliminating Marketplace Subsidies and Reducing Medicaid Enrollment Would Hit Low- and Moderate-Income Families

Moderate-income working families in Montana would lose substantial financial assistance that is now available to help them pay their premiums and cost-sharing for insurance purchased in a marketplace. In 2016, Montanans who enrolled in marketplace coverage receive an average advance premium tax credit of \$306, which covers 73% of the total monthly premium for comprehensive coverage.

In addition, nearly 74,500 more Montana residents have enrolled in Medicaid since 2013 – coverage gains that likely would be lost due to the elimination of the Medicaid expansion for low-income adults.

Tax Credits Cover Majority of Premiums



Harmful Effects Would Be Felt Immediately

Repeal would destabilize the nongroup insurance market beginning in 2017 as a combination of several factors — pending loss of subsidies, elimination of the requirement to buy insurance, and the requirement on insurers to sell to all purchasers — would cause prices to rise and the healthiest people to drop coverage. Nationwide, 4.3 million people would lose insurance right away, rising to 7.3 million by 2019.

Nationwide, the Number of Uninsured People Would Double

Repealing the ACA without putting in place an adequate replacement plan that ensures affordable coverage would take health coverage away from 29.8 million people nationwide by 2019, more than doubling the total number of uninsured to 58.7 million, the Urban Institute estimates.