

Defending Health Care in 2017: What's at Stake for Michigan

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 Michiganders at risk. Here's what Michigan stands to lose if the new president and Congress move forward to upend our health care system:

Hundreds of thousands of Michiganders stand to lose health coverage

887,000 Michiganders stand to lose their health coverage.¹

Michigan stands to lose **\$38 billion** in federal funding for Medicaid, CHIP, and financial assistance for marketplace coverage.²

Approximately **275,000** Michiganders 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, Michiganders receiving financial assistance saw their monthly premiums reduced on average **\$233** thanks to this help.³

The now-historically low rate of uninsured people will spike, with the number of uninsured in Michigan increasing **175 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 Michigan declined **45 percent**.⁵

- » Working Michiganders: The uninsured rate among working Michiganders saw a **42 percent** decline.⁶

Repeal will end Michigan's Medicaid expansion and cause ripple effects across the state economy

614,000 people stand to lose health coverage, most of whom are working.⁷ The Medicaid expansion has extended health coverage to lower-income Michiganders who hold down jobs that are the backbone of the state's economy—from fast food workers to home care attendants to construction workers to cashiers. Repeal will leave these hard working Michiganders out in the cold.

Michigan will lose billions in Medicaid and CHIP funding. Over the course of a year and a half alone, Medicaid expansion brought **\$3.1 billion** in federal dollars into the state economy.⁸ The impact of that lost federal Medicaid funding will have a ripple effect throughout the state economy, affecting hospitals, other health care providers, and businesses.

Millions of dollars in state budget relief lost. By providing health coverage to more state residents, the Medicaid expansion has meant that the state has been able to reduce its health care spending on programs like state-funded programs for the uninsured. **That's \$270 million in state budget relief in state fiscal year 2015.**⁹ These funds can be reinvested in other state priorities like infrastructure and education. Repeal will put these costs squarely back on the state.

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

Approximately **4.4 million** Michiganders with pre-existing conditions like asthma, diabetes, and cancer could once again be denied affordable, comprehensive coverage that actually covers their health care needs.¹⁰

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

- » Prior to the Affordable Care Act (ACA), women in Michigan were charged as much as **32 percent** more than men for the same coverage.¹¹

Michiganders 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 **3.5 million** Michiganders (including **977,000** children) saw lifetime limits on coverage disappear thanks to the ACA's ban on these practices.¹²

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

Approximately **4.5 million** Michiganders with private health coverage (including **958,000** children) and **1.9 million** Michigan seniors on Medicare will lose guaranteed access to free preventive care, like blood pressure screenings, immunizations, and cancer screenings.^{13,14}

Insurance companies will no longer be required to put Michiganders' 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.

- » Michiganders have received around **\$91.8 million** in refunds from plans that overcharged for premiums since the ACA took effect.¹⁵

Hundreds of thousands of seniors and people with disabilities will lose comprehensive drug coverage

The Medicare donut hole will re-open. This will leave Michigan'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 Michigan have saved **approximately \$838 million** on drug costs thanks to the ACA's closing the Medicare donut hole.¹⁶
- » In 2015 alone, approximately **212,000** seniors and people with disabilities in Michigan saved on average **\$1,176** on drug costs.¹⁷

Sources available online.