

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

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

Hundreds of thousands of North Carolinians stand to lose health coverage

1 million North Carolinians stand to lose their health coverage.¹

North Carolina stands to lose **\$59 billion** in federal funding for Medicaid, CHIP, and financial assistance for marketplace coverage.²

Approximately **499,000** North Carolinians 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, North Carolinians receiving financial assistance saw their monthly premiums reduced on average **\$401** thanks to this help.³

The now-historically low rate of uninsured people will spike, with the number of uninsured in North Carolina increasing **90 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 North Carolina declined **28 percent**.⁵
- » Working North Carolinians: The uninsured rate among working North Carolinians saw a **25 percent** decline.⁶

Repeal would put care for North Carolinians who rely on Medicaid at risk

Approximately **2 million** people, or **18 percent** of the state's population, rely on Medicaid for their health insurance.^{7,8} This includes thousands of people with disabilities, kids, seniors, and pregnant women. Without Medicaid, most of these North Carolinians will have no access to affordable care or long-term care.

We don't know what Congress has in store for the country's Medicaid program. But whatever they have in store will affect North Carolina's Medicaid program. We also know that a vote to repeal the ACA will throw the nation's entire health care system into chaos, putting Medicaid recipients at serious risk.

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

Approximately **4.1 million** North Carolinians with pre-existing conditions like asthma, diabetes, and cancer could once again be denied affordable, comprehensive coverage that actually covers their health care needs.⁹

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

- » Prior to the Affordable Care Act (ACA), women in North Carolina were charged as much as **47 percent** more than men for the same coverage.¹⁰

North Carolinians 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 **3.1 million** North Carolinians (including **804,000** children) saw lifetime limits on coverage disappear thanks to the ACA's ban on these practices.¹¹

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

Approximately **4 million** North Carolinians with private health coverage (including **813,000** children) and **1.8 million** North Carolina seniors on Medicare will lose guaranteed access to free preventive care, like blood pressure screenings, immunizations, and cancer screenings.^{12, 13}

Insurance companies will no longer be required to put North Carolinians' 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.

- » North Carolinians have received around **\$35.1 million** in refunds from plans that overcharged for premiums since the ACA took effect.¹⁴

Thousands of seniors and people with disabilities will lose comprehensive drug coverage

The Medicare donut hole will re-open. This will leave North Carolina'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 North Carolina have saved **approximately \$663 million** on drug costs thanks to the ACA's closing the Medicare donut hole.¹⁵
- » In 2015 alone, approximately **173,000** seniors and people with disabilities in North Carolina saved on average **\$1,013** on drug costs.¹⁶

Sources available online.