

# Protecting New York Healthcare



# Finger Lakes ACA Repeal Roundtable:

“How Repealing The ACA Will Impact Health Care In New York State”

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The Official State Marketplace

## Finger Lakes Roundtable Panel

Anne Marie Cook - LifeSpan

Betty DeFazio– Planned Parenthood of Central and Western New York

Bruce Popper – 1199 SEIU

Dr. Janice Harbin – Jordan Health

Jennifer Rose – Consumer

Jeanine Stewart – Consumer

Mark Taubman – University of Rochester Medical Center

Peter Robinson – University of Rochester Medical Center

Travis Heider – Rochester Regional Healthcare Association

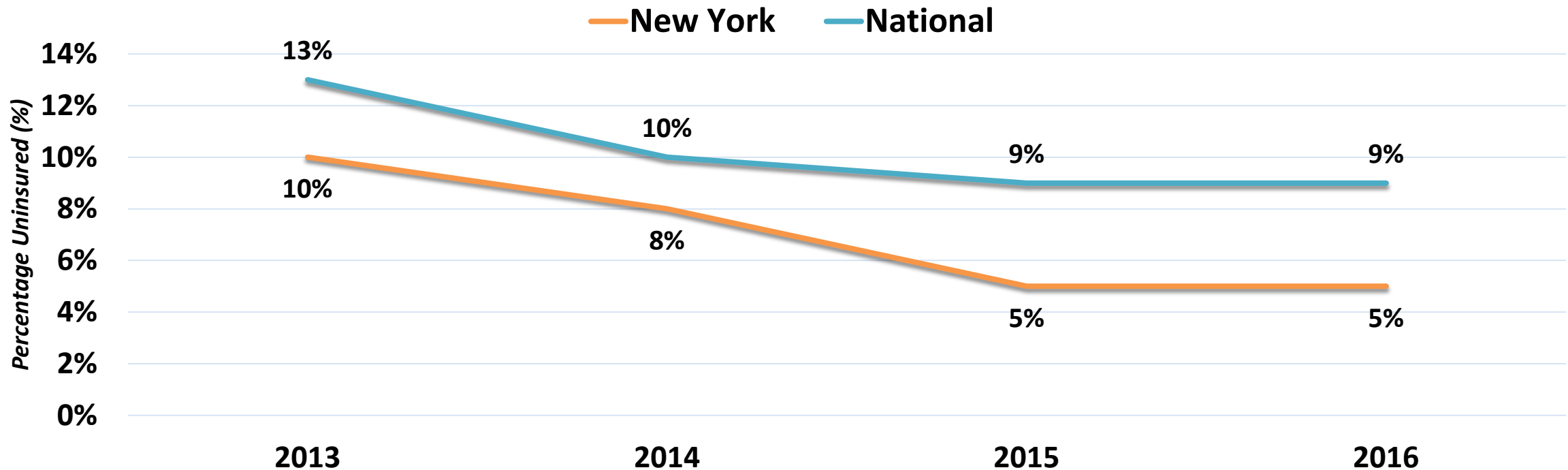
Trilby De Jung – Common Ground Health

Both the House's "American Healthcare Act (AHCA)" and the Senate's "Better Care Reconciliation Act of 2017" would repeal the ACA and have drastic consequences for nearly every American who uses the healthcare system

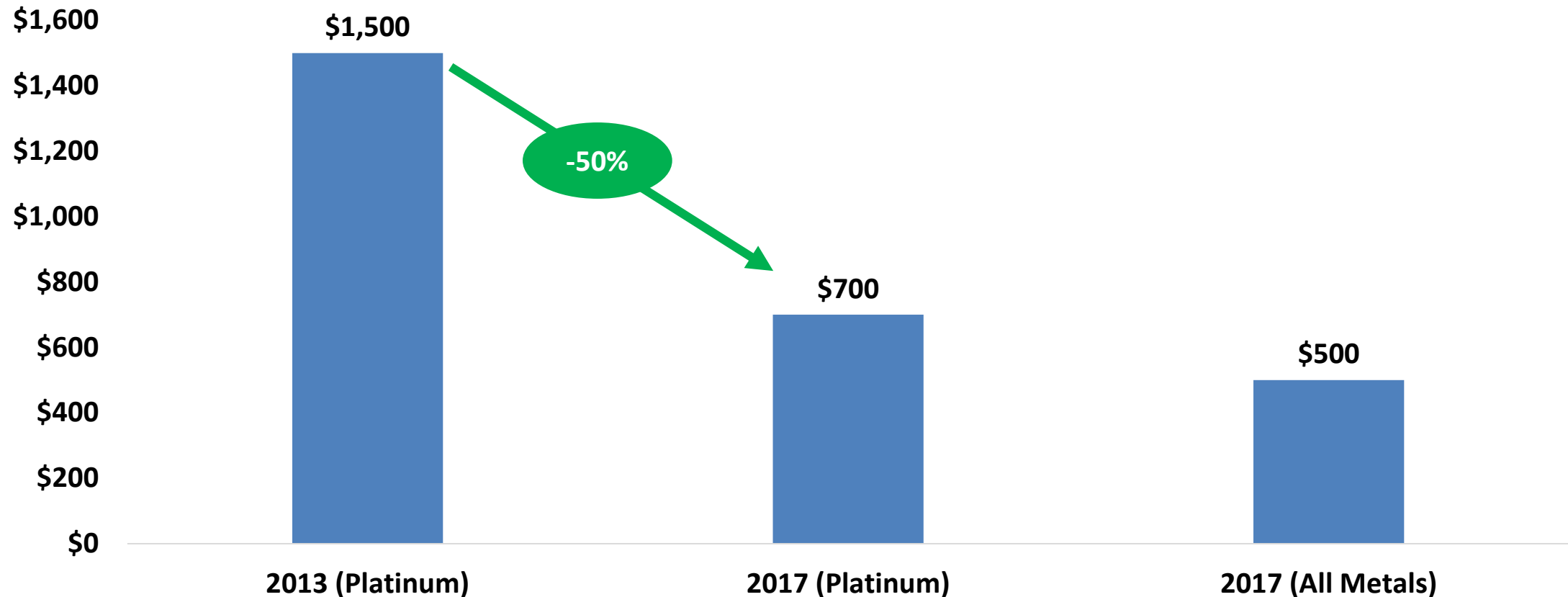
...Undermining New York's Historic Accomplishments under the ACA

# New York's Uninsured Rate Has Been Cut In Half

- Improved the lives of New Yorkers
- Lessened the financial burden of uncompensated care on health care providers



# Premium Rates for Individual Commercial Insurance are 50% Lower In 2017 Than They Were Before The ACA Went Into Effect Saving New Yorkers Millions



# New Yorkers Receive \$400 Million A Year In Federal Tax Credits That Further Lower Premium Costs

- Nearly 60% of Qualified Health Plan enrollees (142,000 people) receive tax credits
- The average tax credit in 2017 saves New Yorkers an additional \$233 per month

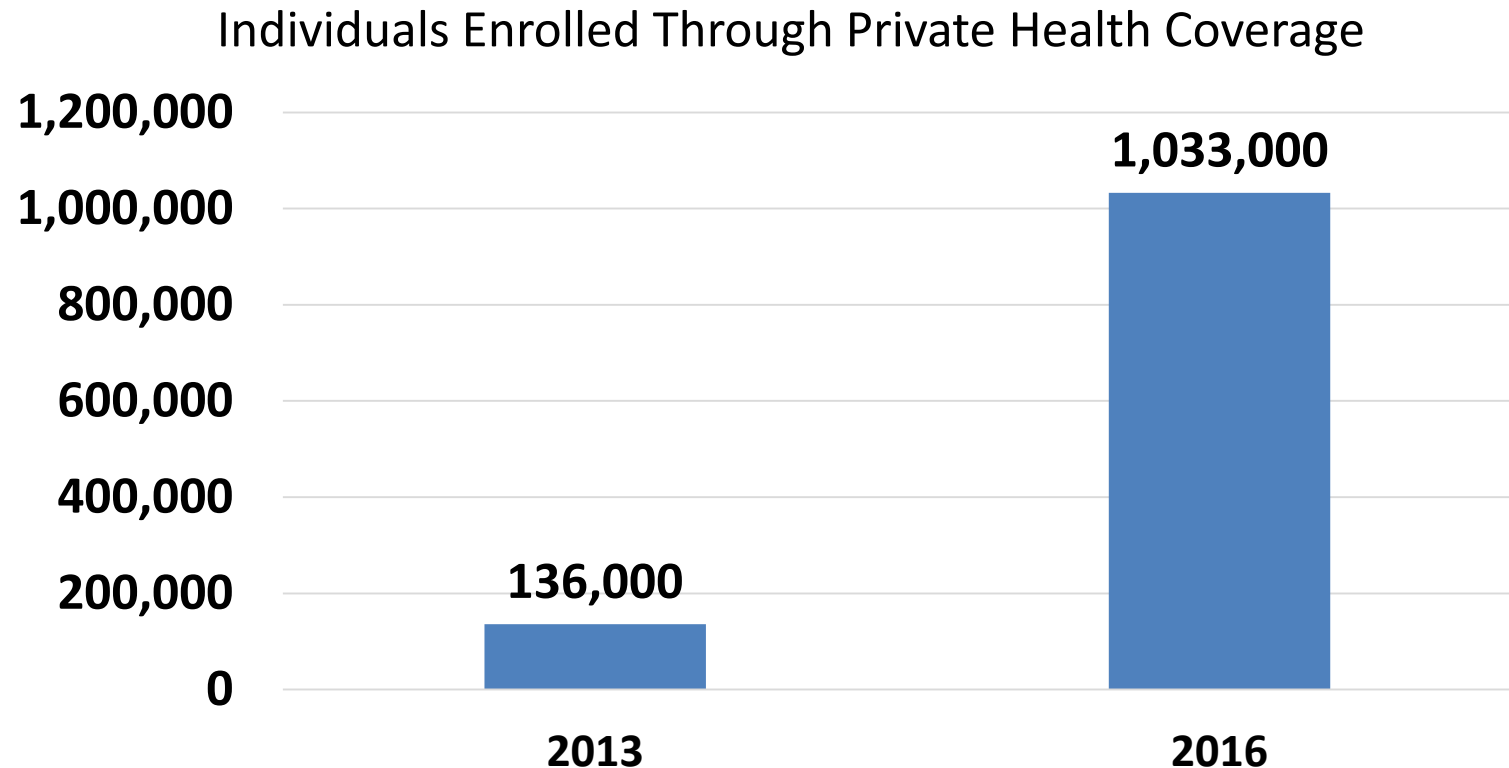
<b>Example of ACA Tax Credit Reducing Individual Premium Costs</b>	
Premium	\$500
Tax Credit	(\$233)
<b>ACA Adjusted Premium</b>	<b>\$267</b>

# New York's Essential Plan Makes Insurance Available to 665,000 Working Class New Yorkers

- Designed for working class New Yorkers not eligible for Medicaid
- Consumers pay \$20 per month or nothing
- No annual deductible and low copayments
- Federal funds cover approximately 90% of program costs – which would be jeopardized



# As a Result of These ACA Measures, Individuals Enrolled In Private Coverage Increased More Than 660%



*Note: 2016 enrollment includes individual market and Essential Plan*

# The ACA Also Benefits The 9 Million New Yorkers With Employer-based Insurance

- Young adults up to age 26 can stay on their parents' insurance
- People with pre-existing conditions can no longer be barred from coverage or charged more
- Insurers can no longer impose annual or lifetime limits on coverage

# Who is at Risk?

# The Senate's Repeal Bill was released last Thursday

Like the House Bill, it has devastating repercussions for New Yorkers.

- Medicaid funding will be sharply reduced, devastating many healthcare providers
- Private insurance coverage will cost more
- Financial assistance for lower income New Yorkers will be reduced
- Women's access to reproductive health care will be threatened
- Eliminates funding for the Essential Plan

**All for the wealthiest to get a tax break**

# It Would Make Insurance Less Affordable...

- Tax credits would stop at 350% of the Federal Poverty Line (currently at 400%)
  - At least 15,000 New Yorkers would completely lose access to financial assistance to help pay for coverage.
- Tax credits would be based on a lower level plan, which would mean lower tax credits and result in people having to choose a plan with less benefits and higher out of pocket costs.
- Older individuals would have to spend more of their income to buy health insurance before they can qualify for tax credits.
  - For example, a 60-year old with a yearly income between 300-350% FPL is required to pay at least 16.2% of his/her household income to premiums, as opposed to only 9.5% under the ACA.

## ...And Cover Fewer Benefits

- Permits waivers of the ACA's Essential Health Benefits requirement and makes it possible to charge higher premiums based on age and gender
- Bases tax credits on a combination of age and income – so many people will have to pay more of their income for coverage before they qualify for tax credits
- Tax credits could not be used for health plans that cover abortions (with very few exceptions)
- Lawfully present New Yorkers in the United States less than 5 years would be ineligible for tax credits

# Tax Credits Pegged to Lesser Plans Means Higher Costs for Consumers

- **A 27-year-old who makes \$30,000 a year would have to pay over 4% of income (\$1,300) for a plan that in NY has a \$4,000 deductible\*.**
- **A 55-year-old who makes \$30,000 would have to pay nearly 10% of income (\$2,700) for a plan that in NY has a \$4,000 deductible.**
- **A 60-year-old who makes \$42,000 would have to pay over 16% of income (\$6,700) for a plan that in NY has a \$4,000 deductible.**

\*Estimated deductible based on the 58% AV benchmark plan in the Senate Bill

# Medicaid Cuts In the Senate's Repeal Bill Would Be Devastating For New York's Healthcare Providers


- **Cuts total over \$7 billion cumulatively over the next four years**
  - Loses would grow from \$172 million in SFY 2017-18 to \$4.2 billion annually when fully implemented in SFY 2020-21.
  - The Collins-Faso Amendment accounts for \$2.3 billion in Medicaid loses when fully implemented in SFY 2020-21.
- Program cuts will especially hurt over 6 million New Yorkers who rely on Medicaid services






**1 in 3**  
people in  
New York State  
covered by  
Medicaid are  
children.

**This is the face  
of Medicaid.**

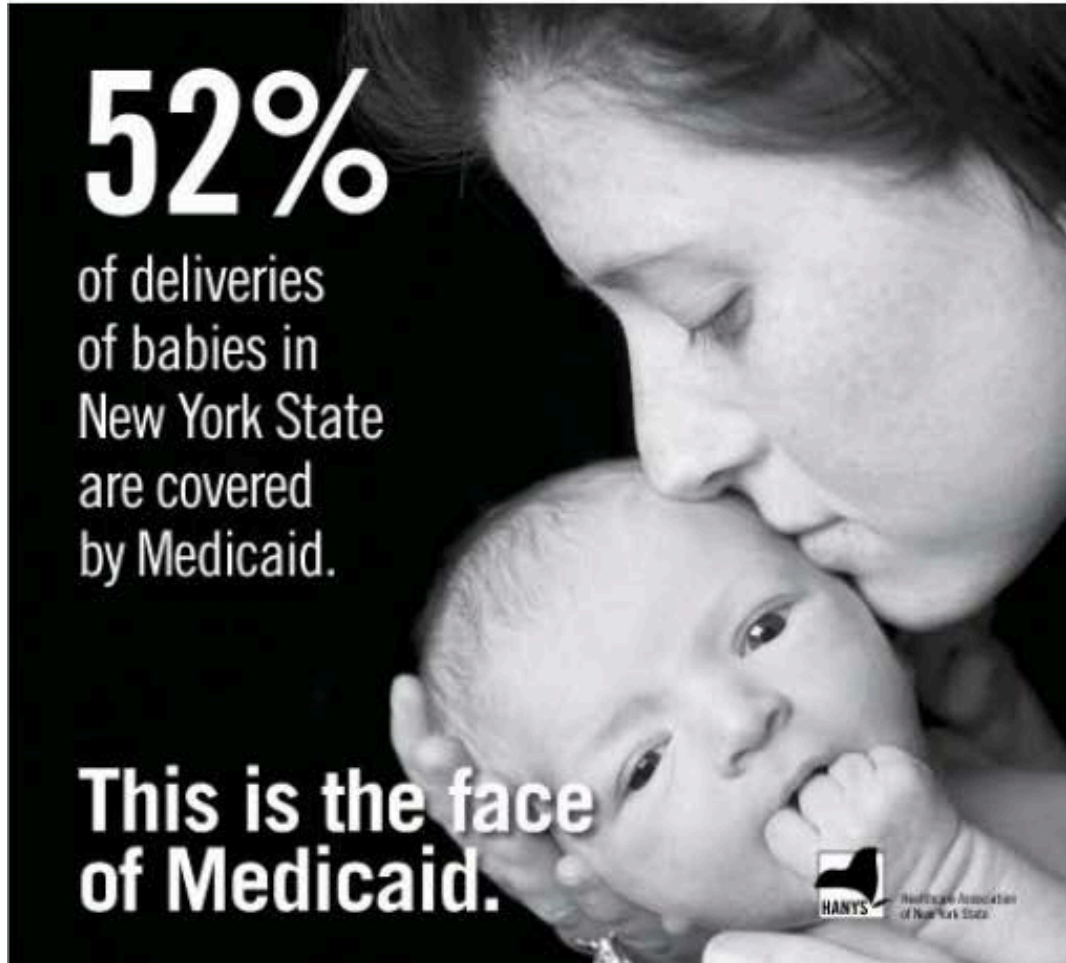


**71%**  
of New York  
State nursing  
home residents  
are covered by  
Medicaid.

**This is the face  
of Medicaid.**

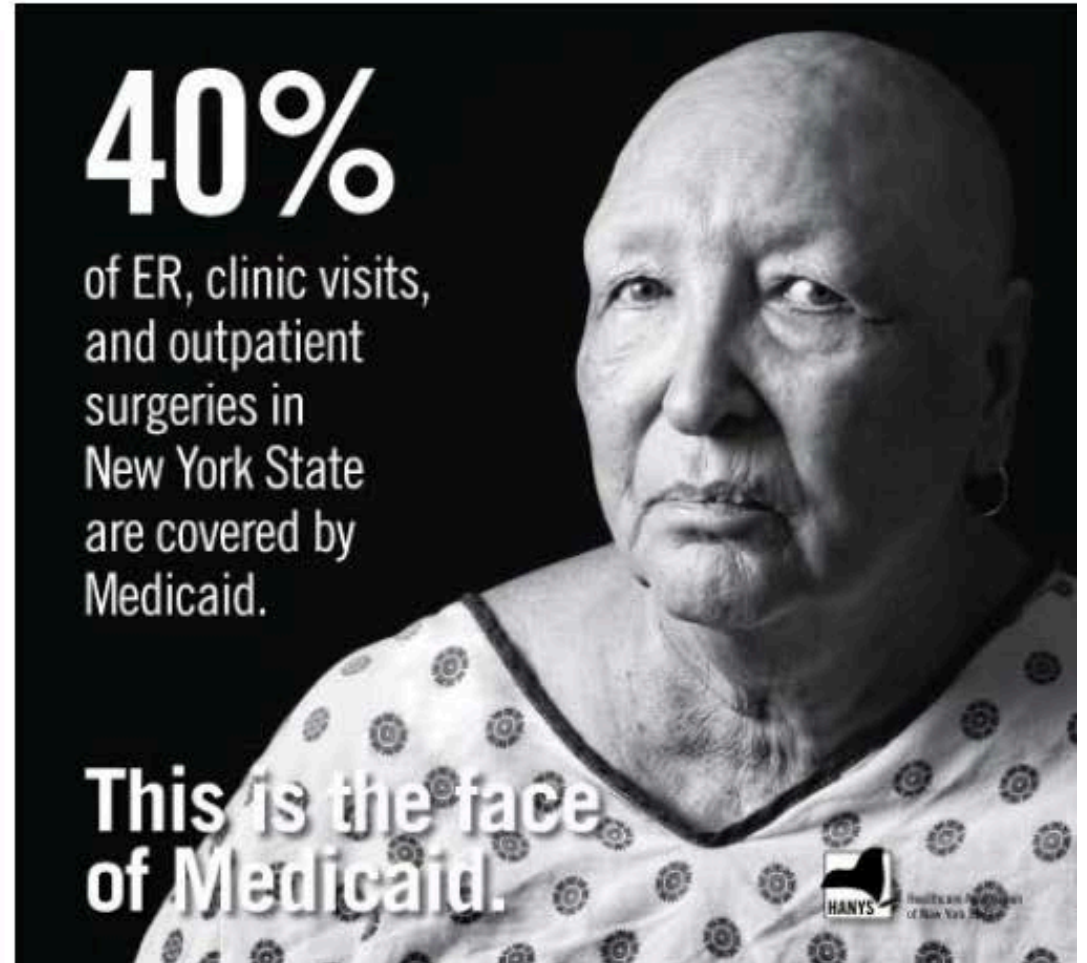



Source: HANYYS




**52%**  
of deliveries  
of babies in  
New York State  
are covered  
by Medicaid.

**This is the face  
of Medicaid.**



**40%**  
of ER, clinic visits,  
and outpatient  
surgeries in  
New York State  
are covered by  
Medicaid.

**This is the face  
of Medicaid.**



Source: HANYS

# Public Health Funding Would Be Immediate Risk

\$41 million in New York State public health funding through the Prevention and Public Health Fund would be eliminated immediately

- \$20 million in immunization related support;
- \$9.9 million in support for chronic disease prevention;
- \$3 million for infectious disease prevention and healthcare associated infections;
- \$10 million supporting core state health issues - including diabetes, heart disease and stroke, and tobacco cessation

# Impact on Planned Parenthood

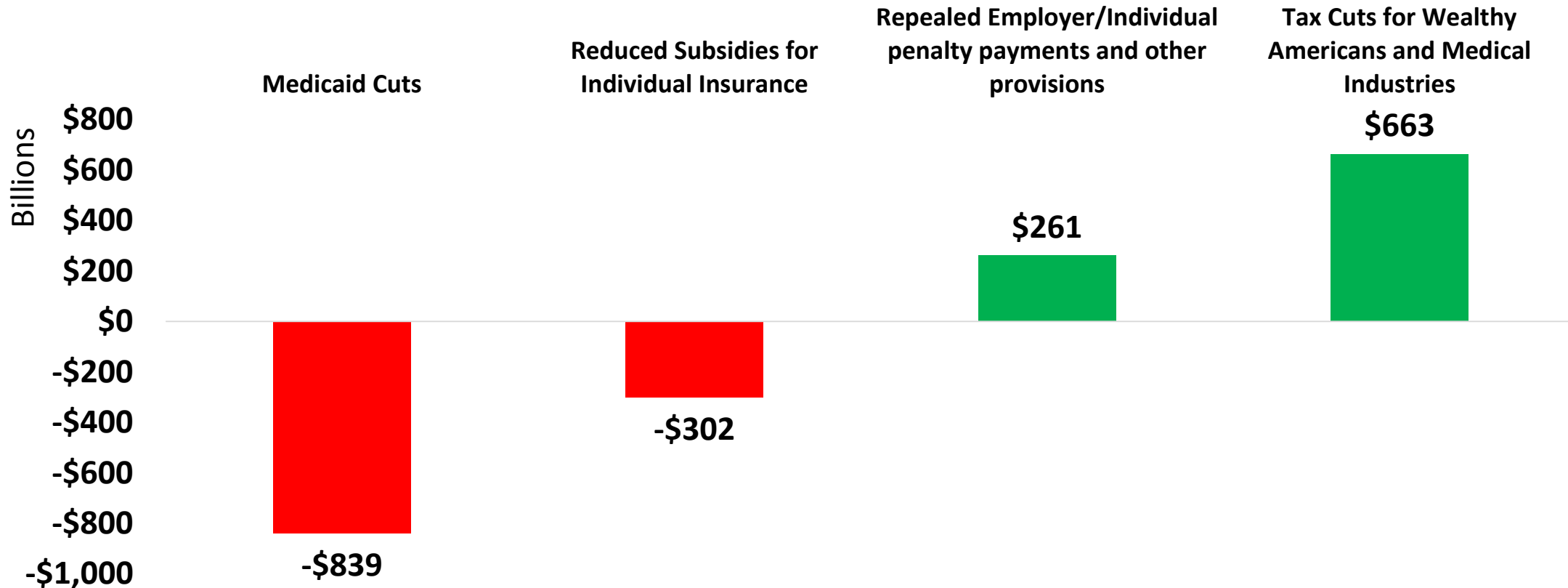
- Planned Parenthood is the only publicly funded family planning provider in 24 of 62 New York State counties.
- Both the House and the Senate health care bills would prohibit federal reimbursement including Medicaid payment for services provided at Planned Parenthood.
  - **This would result in a loss of over \$25 million in Medicaid reimbursement alone.**
- Eliminates federal funds to support Planned Parenthood including those enabling women to purchase contraceptives at a reduced price.

# The \$2 Billion in Funding for Opioids In the Senate Repeal Bill Is Not Nearly To Enough To Address the Opioid Crisis

- The Senate's Repeal bill would once again allow insurance companies to opt out of providing essential health benefits - including addiction treatment
- This means that even if people with substance use disorders have insurance coverage, they could face thousands of dollars in out-of-pocket costs for treatment, putting it out of reach for many.

# This Is All To Pay For A Massive Tax Cut For The Top 1% Of Wealthiest Americans

Who Would Benefit Under ACA Repeal?



Source: Congressional Budget Office

# Please Sign The Governor's Petition

Go to: <https://www.governor.ny.gov/content/fight-quality-health-care-0>

## Fight for Quality Health Care

The Senate Republican health care bill continues the ultra-conservative assault on New Yorkers and our values. In New York, we believe that health care is a human right, and that everyone should have access to quality care.

That's why we must make our voices heard and stand together in opposing this disastrous bill. Together, we can continue to fight for quality and affordable health care coverage and safeguard the rights of all New Yorkers.

Join our efforts now: Add your name.

**First Name \***

**Last Name \***

# Panel Members Will Now Describe How Repeal Of The ACA Would Affects Their Organizations

We Look Forward To Hearing Your Input



# Protecting New York Healthcare

[Fight for Quality Healthcare](#)

