

Affordable Care FACT SHEET

(compiled by Maya Hennessey—A member of Indivisible & Moveon.org
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Arizona Federal Medicaid Expansion helps children, low income & disabled Arizonans

- 1,685,493 Number of people covered by Medicaid as of June 2016
- 483,723 Increase in the number covered by Medicaid / CHIP fall 2013 to June 2016
- 463,000 Estimated number of people newly eligible for coverage
- 33% Reduction in the uninsured rate from 2013 to 2016

Arizona has historically had one of the highest rates of uninsured children in the nation. Affordable Care Act (ACA) provides 100 percent federal funding for CHIP (children's program). Over 13,000 children have been signed up since KidsCare reopened in AZ in Sept 2016. An additional 21,000 children expected to enroll over the new few months. (Cover Kids Coalition).

Find, call & email congress & help seniors contact Congress
<https://www.govtrack.us/congress/members/map>



Patient Protection & Affordable Care Act (ACA) Benefits & Perks

1. The Patient Protection Affordable Care Act (ACA) ensures affordable care for all Americans.
2. ACA is the most responsible & vital healthcare reform for middle class Americans EVER.
3. This list is provided so “we the people” standing together “Indivisible” can spread these verifiable facts/ truth about ACA
4. The middle class is the largest and therefore the most powerful group standing together to PREVENT REPEAL of ACAs vital services for the middle class.
5. Keep spreading THESE TRUTHS ABOUT ACA by distributing this Fact Sheet.
6. STOP congress from tossing us back into a managed care system, where insurance clerks once AGAIN decide who will live and who will die.
7. Tell your stories of death & suffering caused by “Managed Care” (*see congressional transcripts of hearings about the abuse by managed care*).
8. Insurance companies sold policies filled with promises of vital life-saving treatments, but refused to approve those treatments when the patient needed it most. Under the protection of ACA no one is refused treatment that is ordered by our doctors.
9. Insurance clerks refused TREATMENTS that were ordered by doctors. We appealed. Our doctors appealed, and insurance companies Denied Denied Denied. If we were paid at all, it was months or years later. With ACA the doctor orders test & treatment, submits bills & we get a statement showing the date & amount of payments within 6 weeks.
10. ACA patient protection took decisions about OUR HEALTHCARE away from insurance companies and gave it back to the doctor & patient partnership.

11. To assure that insurance “death panels” don’t gain control AGAIN, INSIST THAT CONGRESS NOT TO REPEAL ACA, and keep using these FACTS to counter the lies & propaganda of politicians & insurance companies false promises.
12. ACA has an 80/20 requirement that insurance companies MUST use 80% of premiums to pay for claims and 20% for administrative overhead and profits. But they want more!
13. In 2008, the year before the Obama Administration began, more than one-in-seven Americans—44 million people—lacked health care coverage.
14. Before ACA many were unable to afford insurance, others locked out or priced out of the insurance market because of preexisting conditions.
15. An estimated 20 million additional adults now have health insurance.
16. The uninsured rate among children has fallen by almost half since the President took office, now providing health insurance to more than 3 million additional children.
17. As a result of these gains, the uninsured rate stands below 9% for the first time.
18. Through ACA Cost assistance is available to individuals, families and small businesses
19. ACA requires large employers must offer coverage to full-time workers.
20. No annual or lifetime limits on ACA covered healthcare.
21. All major medical insurance is guaranteed issue by ACA meaning you can’t be denied coverage for any reason.
22. Insurance companies can’t drop you when you are sick or for making a mistake on your application.
23. You can’t be denied coverage for pre-existing conditions
24. You can’t be charged more based on health status or gender.
25. You have a right to quickly appeal any health insurance company decision.
26. You have a right to receive an easy-to-understand summary about a health plan’s benefits & coverage.
27. Young adults can stay on their parents plan until age 26.
28. ACA secured large improvement to women’s health services, including many new free preventative treatments & screenings such as mammograms.
29. Nationwide, uncompensated care has fallen by more than a quarter as a share of hospital operating costs from 2013 to 2015, a cost reduction of \$10.4 billion.
30. ACA patient protection has avoided an estimated 24,000 deaths annually.
31. ACA has reduced negative medical outcomes due to income inequality, such as inability to work until medical issues are addressed.
32. ACA patient protection includes reforms to the healthcare industry to cut wasteful spending.
33. Essential benefits like emergency care, hospitalization, prescription drugs, and maternity and newborn care must be included at no out-of-pocket limit.
34. ACA is resulting in better care and protections for seniors
35. ACA assures preventative services at no-out-of-pocket costs
36. An estimated 22 million additional people enrolled in employer-sponsored plans are protected against catastrophic costs in 2016.
37. Prices of health care goods & services have grown at a slower rate under the ACA than during any period of the same length since these data began in 1959.
38. Quality of care is improving. The rate at which patients are harmed while seeking hospital care has fallen by 21 percent since 2010—approximately 125,000 avoided deaths cumulatively through 2015.

39. Beneficiaries' risk of readmission soon after discharge has also declined substantially with an estimated 565,000 avoided readmissions from April 2010 thru May 2015.
40. Average premium for people who hold employer-based family coverage was nearly \$3,600 lower in 2016 (in comparison to the previous decade).
41. Growth in out-of-pocket costs has slowed as well, accounting for out-of-pocket savings of \$4,400 per person in 2016.
42. State & Federal governments finance a substantial share of health care spending. Growth in health care costs has greatly improved the fiscal outlook.
43. Below 138 percent of the Federal Poverty Level (FPL), coverage gains have been driven primarily by Medicaid expansion.
44. Expanded coverage is improving access to care, health, and financial security for the newly insured. *When I don't feel well I don't do as well.* Nationally, the share of Americans reporting that they have forgone medical care due to cost has fallen by a third since 2010.
45. Expanded coverage is reducing the burden of uncompensated care on the health care system, especially in States that have expanded Medicaid. *Example: less use of ERs.*
46. National health expenditures are projected to be \$2.6 trillion lower over the ACA's first decade than expected prior to the ACA, even though millions more Americans now have health insurance. Due in part to underlying per enrollee health care spending falling dramatically.
47. Slower growth has been seen across all three of the largest spending categories: hospital services, physician services, and prescription drugs.
48. The average premium for job-based family coverage is \$3,600 lower in 2016 than if premium growth since 2010 had the pre-decade; accounting for trends in out-of-pocket costs increase these savings to \$4,400.
49. Premiums for employer coverage have grown much more slowly in recent years than over the decade preceding ACA, with a particularly large slowdown the growth of worker's direct premium contributions.
50. Growth in total spending –encompassing both premiums and out-of-pocket costs—has fallen by more than growth of premiums alone.
51. The typical Medicare beneficiary enrolled in traditional Medicare will incur \$700 less in premiums and out-of-pocket costs in 2016 due to slower growth in health care costs.
52. New data show continued improvement in the quality of care in hospitals, which has led to approximately 125,000 avoided deaths from 2010 to 2015.

Sources

- CMS March 31, 2016 Effectuated Enrollment Snapshot <http://ow.ly/2KS3308th.Ih>
- Healthcare.gov Datasets for Researchers <http://oqlyT7vU308lgig>
- Healthcare.gov Plan Results <http://www.healthcare.gov/see-plans/#/plan/results>
- Census Quick Facts <http://owly/12VH308z5dH>
- BLE Table 2014 Selected Midwestern metropolitan statistical area <http://ow.ly/2KQW308zXiV>
- Payment Rates for Child Care Centers <http://www.state.il.us/page.asp.3sp7/item35766>
- The Henry J. Kaiser Family Foundation
- Pew Charitable Foundation

Help us PROTECT ACA so ACA can keep PROTECTING US

- Call Congressional and state law makers. If you get a message that “voice mail is full” keep trying &
- Send email & keep a copy of that email
- Go the offices of law makers (congressional & state lawmakers) drop off opinion sheets, signed & dated so they know the opinion of you as a constituent
- Join “Indivisible Groups” in your area, the groups are an exciting mixture of people with experience in activism to those who are brand new. Learning & meeting like-minded people is exciting.
- Copies this handout & other FACT SHEETS to share with everyone you know everywhere you go
- March with protestors until *Lawmakers do their job and speak for the people.*
- Read bills proposed by lawmakers to root out the lies. SUPPORT THE TRUTH & EXPOSE THE LIES.
- Support candidates whose behavior & words show “by the people, for the people” laws, acts, policies and practices.
- Sign email & collect hard copy petitions on matters of importance to you and your group.
- Join “Indivisible groups” or “Moveon.org Groups” If there’s none in your area, start one.
- Join online *Moveon.org* groups to sign petitions online to let your voice be known.
- Collect stories of Managed Care atrocities to submit to op-eds, online digital stories, and local and national newspapers to let everyone know what’s ahead if THE ENEMY REPEALS ACA.
- If you’re a writer, help others who aren’t writers to tell their stories.
- Use smart phones, you tube videos, podcasts, to collect and share managed care atrocities versus the great protection & services provided by the Affordable Care Act (ACA).

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