



# Protect the Health of People Living with Chronic Illnesses and Disabilities in Pennsylvania

The Affordable Care Act (ACA) helped to extend quality care to many of the 117 million Americans living with a chronic illness or disability. The ACA's consumer reforms were critical in allowing these individuals to participate in the private insurance market and access needed care. Medicaid remains a vital lifeline for many of these individuals who cannot afford to purchase private insurance. We urge you to protect the health of people living with chronic illnesses and disabilities by maintaining access to affordable care and treatment.

## Medicaid is a Vital Program for Low-Income People Living with Chronic Illnesses and Disabilities

The supports provided by Medicaid are necessary to maximize the health, productivity, and ability to live independently for many Americans living with chronic illnesses and disabilities. Pennsylvania will find it difficult to continue to provide these supports under a per capita cap or a block grant. Capped federal financing will force Pennsylvania to either find additional state dollars or cut enrollment and services to meet this financial shortfall.

- 712,132 Pennsylvanians living with a disability get their health insurance and medical care through Medicaid.

Capped federal Medicaid funding would grow more slowly than Pennsylvania's actual Medicaid costs, leading to deep cuts over time and pushing more costs onto the state.

**Pennsylvania would have to find an additional \$18 billion over ten years to maintain the program's current services under capped federal funding.**

## Weakening the ACA's Robust Coverage Guarantees Will Harm People Living with Chronic Illnesses and Disabilities

Individuals living with chronic illnesses and disabilities rely on access to regular medical care and other services. We urge you to ensure access to comprehensive care and treatment for these individuals.

- In Pennsylvania:
  - ▷ 10.4% of people live with diabetes
  - ▷ 18.5% of people live with depression
  - ▷ 1.4% of people live with hepatitis C
  - ▷ 7% of people live with chronic obstructive pulmonary disorder
  - ▷ 17% of the population is over 65
  - ▷ 32,546 people live with HIV
  - ▷ 3,264 people died due to a drug overdose in 2015
- The ACA addresses chronic illnesses by requiring that plans provide coverage of services crucial to their treatment, such as prescription drugs, mental health and substance use disorder services, and chronic disease management. Prior to the ACA, plans in the individual market often lacked key benefits. In 2011, 9% of enrollees lacked prescription drug coverage and 18% lacked coverage of mental health services.

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## Returning to Pre-ACA Insurance Rules Will Harm People Living with Pre-Existing Conditions

The ACA's consumer protections ended the practice of insurers denying coverage or only offering it at extremely high premiums to people living with chronic illnesses and disabilities. We urge you to maintain these protections as preferable to high risk pools. State high risk pool experience has demonstrated that they will not measure up to the comprehensive coverage guarantees of the ACA.

- About 5.5 million Pennsylvanians have a pre-existing condition that would allow insurers to charge them exorbitant premiums without the ACA's consumer protections.
- Prior to the ACA, around 4.9 million Pennsylvanians faced lifetime limits on their health benefits. Pennsylvanians living with chronic conditions or disabilities stand to lose the most if this protection is undercut.
- Many states operated high risk pools before the ACA. However, these programs fell short of meeting the needs of individuals living with chronic illnesses and disabilities
  - ▷ Premiums were typically 150-200% higher than the standard rates
  - ▷ Coverage of pre-existing conditions was often restricted
  - ▷ Most had lifetime benefit caps of \$1-2 million
  - ▷ In 2011, these programs only covered 226,615 people

## The ACA and Medicaid are Vital to Protecting the Lives and Health of Millions of Americans Living with Chronic Illnesses and Disabilities

We ask that you keep the health care needs of those living with chronic illnesses and disabilities in mind as you consider the future of the ACA. The ACA's programs and protections have been a lifeline for people living with chronic illnesses and disabilities. We urge you to maintain access to affordable care and treatment, keep in place the ACA's strong consumer protections, and maintain the federal commitment to Medicaid funding. Any replacement without strong consumer protections, programs, and funding will result in a health care system that only provides meaningful access for the healthy and leaves individuals with chronic illnesses and disabilities behind.

### Useful Resources

J. Holahan et al., The Impact of Per Capita Caps on Federal and State Medicaid Spending (March 2017), [http://www.urban.org/sites/default/files/publication/89061/2001186-the\\_impact-of-per-capita-caps-on-federal-spending-and-state-medicaid-spending\\_2.pdf](http://www.urban.org/sites/default/files/publication/89061/2001186-the_impact-of-per-capita-caps-on-federal-spending-and-state-medicaid-spending_2.pdf)

U.S. Centers for Disease Control and Prevention, BRFSS Prevalence & Trends Data, <https://www.cdc.gov/brfss/brfssprevalence/index.html>

U.S. Department of Health and Human Services, Compilation of State Data on the Affordable Care Act, <https://aspe.hhs.gov/compilation-state-data-affordable-care-act>

J. Odum et al., The Impact of Medicaid Cuts on People with Disabilities: State-by-State Breakdown (March 22, 2017), <https://www.americanprogress.org/issues/poverty/news/2017/03/22/428185/impact-medicaid-cuts-people-disabilities-state-state-breakdown/>