



# What repeal of the Affordable Care Act could mean for Georgia consumers

The President-Elect and Congressional leadership have promised to repeal the Affordable Care Act (ACA), landmark legislation that built a framework for health coverage that has resulted in the lowest uninsured rate ever recorded, established rights and protections for health care consumers, and provided opportunities to advance health equity. Repeal would bring significant changes to our health system, threatening health coverage for millions of Americans and the progress we have made in the last half-century with the enactment of Medicaid, CHIP, and the ACA.

## Who Benefits from the Affordable Care Act?

- Over half a million Georgians have gained health coverage through the ACA's Health Insurance Marketplace, reducing the uninsured rate in the state from 21.4% to 15.9% in three years.
- Of those, 86% get financial help (via tax credits) that allow them to pay lower monthly premium costs. This financial help, made possible through the ACA, brought the average monthly premium in Georgia down from \$385 to \$98.
- All individual insurance plans must now cover a comprehensive range of services, called essential health benefits.
- Many millions more benefit from new rights & protections guaranteed under the law. These include:
  - Preventing people with pre-existing conditions from being charged more or from being barred from coverage. Pre-existing conditions include chronic diseases like diabetes, mental health conditions, asthma, cancer, and more.
  - Preventing women from being charged more than men
  - Free preventive care
  - Keeping young adults on their parent's plan until age 26
  - Limiting the amount of money paid out-of-pocket each year for care
  - Protecting consumers from discrimination in health care settings based on sex, sex stereotyping, gender identity, language spoken, or country of origin



*The loss of ACA tax credits would directly increase the cost of health coverage for middle-class workers and families.*



*If repealed, insurance companies could go back to excluding many common health care needs, such as maternity care.*



*Georgians would lose coverage, pay more for their coverage, or be unable to visit a health care provider when needed if these provisions are repealed.*

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## Who Benefits from Medicaid and CHIP?

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- More than 1.9 million people in Georgia receive health coverage through Medicaid. Of those, 64% are children.
- 1 in 5 Georgians is covered by Medicaid, and half of all children in Georgia receive Medicaid or PeachCare.
- Medicaid covers certain groups of adults such as very low-income parents, the elderly, people with disabilities, and low-income pregnant women.
- Medicaid provides a health care safety net for children and low-income parents when the economy is bad or when families are facing job loss and economic hardship.



*Cuts to Georgia's Medicaid program could prevent children from getting the health care they need to stay in school, restrict access to necessary care for people with disabilities, and endanger the lives of pregnant women who need pre-natal care.*

## We need your help!

We must be clear-eyed about the real impact of any proposal that seeks to make changes to the Affordable Care Act and Medicaid. It may leave hundreds of thousands of Georgians uninsured, living sicker, and one emergency away from financial ruin.

Georgians for a Healthy Future is committed to protecting the health care coverage of all Georgians. Here's how you can participate with us:

- Share your story—Do you have a pre-existing condition, are enrolled in health insurance through the Marketplace, or previously couldn't afford health insurance? Contact Laura Colbert by calling 404-567-5016, ext. 2 or emailing [lcolbert@healthyfuturega.org](mailto:lcolbert@healthyfuturega.org) to tell your health care story.
- Call your members of Congress at 202-224-3121, and tell them to “Protect the gains that have been made for Georgians through the Affordable Care Act.”
  - Your Georgia Senators are Senator Johnny Isakson and Senator David Perdue.
  - You have **one** Congressional Representative. To find the name of your Representative, visit [house.gov/representatives/find](http://house.gov/representatives/find).
- Sign up for action alerts at [healthyfuturega.org](http://healthyfuturega.org) so that you can stay updated on when and how to take action.

### Georgia Congressional Representatives:

- Buddy Carter
- Sanford Bishop
- Lynn Westmoreland
- Hank Johnson
- John Lewis
- Tom Price
- Robert Woodall
- Austin Scott
- Doug Collins
- Jody Hice
- Barry Loudermilk
- Rick W. Allen
- David Scott
- Tom Graves

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