



## National Association of Social Workers Statement and Action Alert on the Repeal and Replacement of the Affordable Care Act

NASW strongly urges members of the House of Representatives to oppose the American Health Care Act (AHCA) as it is currently written. There are numerous reasons for our opposition outlined below, but notably we are wary of the bill's provision for **guaranteed "universal access"** to health care and coverage. As defined in this legislation, the term "universal access" does not ensure that everyone actually has insurance. With that in mind, NASW is against ACHA for the following reasons.

### Negative Impact on Medicaid Expansion

- *AHCA brings Medicaid expansion to an end:* The loss of Medicaid expansion will increase the number of uninsured by millions. The current version of the House bill will end federal funding match for Medicaid expansion after 2019. Medicaid expansion currently provides coverage for 11 million people. Millions of the lowest income Americans will become uninsured after 2019. **It is estimated that Medicaid expansion states would have to find an additional \$250 billion over the next decade** to maintain expansion. More immediately, states will have to identify \$30 billion a year by 2023.
- *AHCA puts individuals with serious mental illness and substance use disorders at risk:* Ending Medicaid support after 2019 puts vulnerable populations with serious mental illness and substance use disorders at risk of losing access to health insurance coverage and health care services. This includes the homeless, criminal justice and juvenile justice involved individuals, and young adults transitioning from foster care. Because of the importance of diversion and community programs covered by Medicaid, enacting AHCA as it is currently written will **lead to increased recidivism and a compromise in public safety in many areas of the country.**
- *AHCA reduces the number of people eligible for health insurance:* Under the AHCA, the Medicaid funding structure will be changed to a capped payment model in 2020. Congress will transfer a set number of dollars on a per-capita basis to each state to fund health and behavioral health care services. States whose accrual Medicaid costs exceed the federal block grant will have to make up the difference from their own budget or restrict eligibility; many states will opt to restrict eligibility. Consequently, AHCA **would reduce the number of people eligible for health insurance and create health disparities between states.**

### Impact on Health Insurance Costs:

- *AHCA makes health insurance unaffordable:* The proposed AHCA makes coverage unaffordable for millions of Americans by gutting the premium tax credits, raising premiums and out-of-pocket costs, while raising taxes for many working families. The ACA made health insurance affordable for millions of people, including those with pre-existing conditions, for the first time. This plan **removes cost-sharing protections** that guarantee lower-income people won't face excessive costs.

- *AHCA makes health insurance more expensive:* A major feature of the AHCA is the tax credit provision, which will make health insurance more expensive. AHCA proposal would provide a flat credit that varies only by age. The proposed tax credit, which would be available to people at any income level, ranges from \$2,000 for people under 30 years old to \$4,000 for people 60 and over. It is likely that, because of the much higher actual cost of insurance, the tax credit would leave many low-income people — **especially older people** — without enough help to make insurance affordable. Studies have determined that, on average, the AHCA tax credits in 2020 would be 36 percent lower than that in the repealed ACA. Moreover, for lower-income and older people, and people **living in high-cost geographical areas**, the differences could be much greater.
- *AHCA provides big tax cuts for the wealthy, insurers, and drug companies:* The ACA repeal plan would mean big tax cuts for wealthy individuals, insurers, and drug companies through Health Savings Accounts (HSAs). The AHCA would eliminate the Affordable Care Act taxes on wealthy individuals and insurance and drug companies and greatly expand tax-sheltering opportunities for high-income people through HSAs. These changes would mean \$594 billion in lost revenues over 2017 to 2026. In order to make up the shortfall after the tax cut for the wealthy, Congress will **dramatically scale back the subsidies that low- and moderate-income families use to purchase affordable health care**, as well as other coverage changes that would undermine the health and financial security of millions of households.
- *AHCA provides tax cuts for the wealthy at the expense of low-income Americans:* The proposed AHCA takes away coverage from millions of people to help pay for tax cuts for the wealthy. The deep cuts to Medicaid in the House bill are used to pay for tax cuts the bill would provide to the wealthy, pharmaceutical companies and insurers. As a result, while millions would lose coverage, households earning more than \$1 million would receive tax cuts averaging more than \$50,000 a year.

### Impact on Access to Health Care Services:

- *The AHCA ends the individual mandate that requires health insurance coverage:* Without affordable access to health insurance coverage, many Americans may opt out of coverage, and therefore be unable to access medical services.
- *AHCA ends ACA Essential Health Benefits:* This bill ends the essential health benefits required in the ACA after 2019, allowing health insurance companies to deny preventive services, behavioral health services and care for chronic conditions.
- *AHCA cuts funding for Planned Parenthood:* **By cutting funding for Planned Parenthood** necessary health services, such as, preventive care, screening and reproductive health services for women would be reduced or eliminated in communities all across the country.

### What is the timeline for moving the American Health Care Act (AHCA) through the legislative process, and what are the expectations for its passage?

The eventual fate of the bill becoming law is uncertain. What is more certain is that it is unlikely AHCA will become law in its current iteration. Key senators in the U.S. Senate have gone on record as saying ACHA will not pass that body as written. That said the following is the process for moving the bill through both chambers of Congress, and to the President's desk.

- As of this writing, AHCA has been voted favorably out of the two oversight committees (Ways and Means and Energy and Commerce).
- The bill is likely to move to the House Budget Committee for reconciliation during the week of March 13<sup>th</sup>. It is at this time that AHCA will receive a Congressional Budget Office (CBO) score.
- **House leadership plan for a full vote in the House of Representatives by March 22<sup>nd</sup> or 23<sup>rd</sup>.**
- The bill is expected to **go to the Senate on March 22<sup>nd</sup> or 23<sup>rd</sup>.**
- The Senate must then approve ACHA using **budget reconciliation voting** rules which means having a simple majority of the senators (51) in favor of passage.

### What actions can you take to stop this bill?

#### Action Requested

- **NASW member Calls:** Call your members of Congress at **866-426-2631** and tell them that people in America deserve a public process, with a CBO score, before they vote on a bill to take coverage away from millions. Let them know that you oppose cutting premium tax credits, Medicaid, and funding for Planned Parenthood.
- **Share on Social Media:** The new #GOPrepeal bill strips millions of coverage & drives up consumer #healthcare costs <http://info.familiesusa.org/e/72112/2n29Hin/4y99rd/371812831> #ProtectOurCare
- **E-mail your U.S. Representative and Senators to voice your opinion about AHCA:**  
*Letter to Representative and Senators*, "As a constituent, social worker and member of the National Association of Social Workers I am writing to urge you to protect the Affordable Care Act (ACA) from repeal and vote against the American Health Care Act. Millions of Americans have gained health coverage thanks to the ACA and Medicaid expansion. People who suffer with mental health and substance abuse issues are particularly impacted by the repeal of the ACA. Please preserve the tenets of the ACA and find ways to improve it."
- **Other Actions You Can Take:**
  - Visit the office of members of Congress
  - Attend state-level coalition meetings opposing the AHCA

### What is occurring at the national level to stop this bill?

#### Collaborations on Advocacy Activities

- **NASW Advocacy at the National Level:** NASW, through its national office, is working in collaboration with a number of national organizations, advocates and members to preserve the ACA and the health gains that the United States has seen since its implementation.

## National Organizations Opposed to AHCA

- **American Medical Association**  
<https://wire.ama-assn.org/ama-news/physicians-reject-house-aca-replacement-bill>
- **American Association of Retired**  
<http://www.aarp.org/politics-society/?intcmp=GLBNAV-PL-POL-POL>
- **American Nurses Association**  
<http://www.nursingworld.org/HomepageCategory/NursingInsider/ANA-Strongly-Opposes-New-Health-Care-Reform-Bill.html>
- **American Essential Hospitals**  
<http://www.healthcareitnews.com/news/aha-americas-essential-hospitals-oppose-gops-american-health-care-act>
- **Families USA**  
<http://familiesusa.org/product/republicans-aca-replacement-proposals-fall-short-providing-protections-and-care-people>
- **American College of Physicians**  
<https://www.acponline.org/acp-newsroom/american-college-of-physicians-asks-senate-to-oppose-repealing-affordable-care-act>
- **National Nurses United**  
<http://www.nationalnursesunited.org/press/entry/nurses-gop-plan-would-abandon-millions-of-americans-with-less-coverage/>
- **National Physicians Alliance**  
<http://npalliance.org/about/>
- **Association of American Physicians and Surgeons**  
<http://aapsonline.org/white-paper-repealreplacement-affordable-care-act/>

## Resources:

- For more on how this plan will strip access to care for those who need it most see **Families USA blog**: [Healthy and Wealthy Benefit under the House Republicans' Affordable Care Act Repeal Plan](#). Health Care for America Now has also provided [talking points with greater details](#) on the harms in this repeal plan.
- **Center for Budget and Policy Priorities**  
<http://www.cbpp.org/>
- **Center for American Progress**  
<https://www.americanprogress.org/issues/healthcare/news/2017/02/23/426770/why-the-emerging-bill-to-repeal-the-affordable-care-act-will-fail/>
- **Urban Institute**  
<http://www.urban.org/urban-wire/under-aca-replacement-health-insurance-options-middle-and-low-income-people-would-shrink>