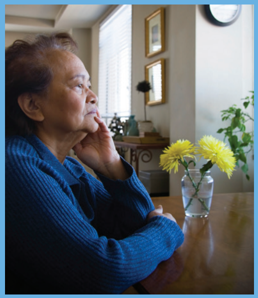
Real Impact: Coverage Scenarios under the Better Care Reconciliation Act (BCRA)

The Senate is considering passage of the Better Care Reconciliation Act, legislation that would repeal and replace parts of the Affordable Care Act. The bill would make extensive changes to the Medicaid program by phasing out the ACA's expanded eligibility and transitioning the program to a per capita cap funding structure. The bill also would restructure the tax credits the ACA provided to help lower-income individuals purchase coverage on the individual market and eliminate the cost-sharing subsidies beginning in 2020. These changes would have real consequences for individuals. Below are just three examples:

Roger, a single 40-year-old man living in Clark County, Ohio, suffered a workplace injury last year. He is only able to work sporadically as he continues to heal. He earns $6,000 a year (50% of the federal poverty level). He is struggling to ween himself off of opioid pain relievers, and relies on Medicaid to help cover most of the cost of his counseling and treatment. He pays a monthly premium for this coverage and co-pays for his doctor's appointments which may not exceed $99 per year. His monthly contribution is $8.25. If Ohio is forced to curtail Medicaid eligibility in 2021, Roger would need to buy health coverage on the marketplace. ***Under the Senate bill, Roger would be eligible for a tax credit to help pay his premium, and he would only have to pay $12 a month. However, he would receive no help with cost-sharing. The average deductible for a plan that he could afford with his tax credit is approximately $6,000. Under the Senate bill, Roger's financial responsibility would increase up to $7,000 a year... more than his total annual income.***

Drew is a 27-year-old man living in Cumberland County, NC. Recently, Drew left his parents' home and health plan and enjoys good health. Drew works at a small local business that does not offer health insurance; instead, he buys coverage on the marketplace. He earns $42,800 a year (355% of the federal poverty level) and is currently eligible for a premium tax credit. Drew purchases a lower-coverage bronze-level plan that costs $5,212 annually before the tax credit, which lowers his share of the premiums to $275 a month. Under the Senate bill, the premium for Drew's plan would decline slightly to $4,500; however, he would no longer be eligible for a tax credit. ***Therefore, his premium would increase to $375 a month, a 36.5% increase.***



Susan is a 60-year-old woman with multiple chronic conditions including chronic back pain living in De Kalb County, MO. Susan's work hours vary, and her annual income is approximately $28,900 (240% of the federal poverty level). She selected a sliver-level plan based on her anticipated health care needs; the annual premium for the plan is $13,646 but, as a result of her tax credit, she pays only $192 a month and receives additional help with her deductible and cost-sharing. ***Under the Senate bill, her plan's premiums would rise to $22,743. After her tax credit, her share of the premium would increase to $565 a month. On top of the premium increase, Susan no longer would receive any help with her cost-sharing-worth thousands of dollars per year.***

Please urge your senators to protect coverage.

*All case studies are fictional representations of the repercussions of the Better Care Reconciliation Act

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Real Impact: Coverage Scenarios under the Better Care Reconciliation Act (BCRA)

	Roger Clark County, OH	Drew Cumberland County, NC	Susan De Kalb County, MO
Age	40	27	60
Income	$6,000	$42,800	$28,900
Percent of Poverty	50%	355%	240%
Coverage in 2017	Medicaid	Marketplace-Subsidized	Marketplace-Subsidized
Coverage in 2021	Marketplace-Subsidized	Marketplace-Unsubsidized	Marketplace-Subsidized
Change in Monthly Premium	$8.25 → $12	$275 → $375	$192 → $565
Change In Cost-Sharing	Loses all assistance with cost-sharing, resulting in potential additional costs of more than $7,000	None	Loses all assistance with cost-sharing, resulting in potential additional costs of more than $7,000

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Real Impact: Coverage Scenarios under the Better Care Reconciliation Act (BCRA)

Roger: Clark County, OH

The Senate is considering passage of the Better Care Reconciliation Act that would make extensive changes to the Medicaid program by phasing out the ACA's expanded eligibility and transitioning the program to a per capita cap funding structure. The bill also would restructure the tax credits the ACA provided to help lower-income individuals purchase coverage on the individual market and eliminate the cost-sharing subsidies beginning in 2020. These changes would have real consequences for people like Roger.

	Roger Clark County, OH
Age	40
Income	$6,030
Percent of Poverty	50%
Coverage in 2017	Medicaid
Coverage in 2021	Marketplace-Subsidized
Change in Monthly Premium	$8.25 → $12
Change In Cost-Sharing	Loses all assistance with cost-sharing, resulting in potential additional costs of more than $7,000

Roger, a single 40-year-old man living in Clark County, Ohio, suffered a workplace injury last year. He is only able to work sporadically as he continues to heal. He earns $6,000 a year (50% of the federal poverty level). He is struggling to ween himself off of opioid pain relievers, and relies on Medicaid to help cover most of the cost of his counseling and treatment. He pays a monthly premium for this coverage and co-pays for his doctor's appointments which may not exceed $99 per year. His monthly contribution is $8.25. If Ohio is forced to curtail Medicaid eligibility in 2021, Roger would need to buy health coverage on the marketplace. ***Under the Senate bill, Roger would be eligible for a tax credit to help pay his premium, and he would only have to pay $12 a month. However, he would receive no help with cost-sharing. The average deductible for a plan that he could afford with his tax credit is approximately $6,000. Under the Senate bill, Roger's financial responsibility would increase up to $7,000 a year... more than his total annual income.***

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Real Impact: Coverage Scenarios under the Better Care Reconciliation Act (BCRA)

Drew: Cumberland County, NC

The Senate is considering passage of the Better Care Reconciliation Act that would make extensive changes to the Medicaid program by phasing out the ACA's expanded eligibility and transitioning the program to a per capita cap funding structure. The bill also would restructure the tax credits the ACA provided to help lower-income individuals purchase coverage on the individual market and eliminate the cost-sharing subsidies beginning in 2020. These changes would have real consequences for people like Drew.

	Drew Cumberland County, NC
Age	27
Income	$42,813
Percent of Poverty	355%
Coverage in 2017	Marketplace-Subsidized
Coverage in 2021	Marketplace-Unsubsidized
Change in Monthly Premium	$275 → $375
Change In Cost-Sharing	None

Drew is a 27-year-old man living in Cumberland County, NC. Recently, Drew left his parents' home and health plan and enjoys good health. Drew works at a small local business that does not offer health insurance; instead, he buys coverage on the marketplace. He earns $42,800 a year (355% of the federal poverty level) and is currently eligible for a premium tax credit. Drew purchases a lower-coverage bronze-level plan that costs $5,212 annually before the tax credit, which lowers his share of the premiums to $275 a month. Under the Senate bill, the premium for Drew's plan would decline slightly to $4,500; however, he would no longer be eligible for a tax credit. ***Therefore, his premium would increase to $375 a month, a 36.5% increase.***

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Real Impact: Coverage Scenarios under the Better Care Reconciliation Act (BCRA)

Susan: De Kalb County, MO

The Senate is considering passage of the Better Care Reconciliation Act that would make extensive changes to the Medicaid program by phasing out the ACA's expanded eligibility and transitioning the program to a per capita cap funding structure. The bill also would restructure the tax credits the ACA provided to help lower-income individuals purchase coverage on the individual market and eliminate the cost-sharing subsidies beginning in 2020. These changes would have real consequences for people like Susan.

	Susan De Kalb County, MO
Age	60
Income	$28,900
Percent of Poverty	240%
Coverage in 2017	Marketplace-Subsidized
Coverage in 2021	Marketplace-Subsidized
Change in Monthly Premium	$192 → $565
Change In Cost-Sharing	Loses all assistance with cost-sharing, resulting in potential additional costs of more than $7,000

Susan is a 60-year-old woman with multiple chronic conditions including chronic back pain living in De Kalb County, MO. Susan's work hours vary, and her annual income is approximately $28,900 (240% of the federal poverty level). She selected a sliver-level plan based on her anticipated health care needs; the annual premium for the plan is $13,646 but, as a result of her tax credit, she pays only $192 a month and receives additional help with her deductible and cost-sharing. ***Under the Senate bill, her plan's premiums would rise to $22,743. After her tax credit, her share of the premium would increase to $565 a month. On top of the premium increase, Susan no longer would receive any help with her cost-sharing-worth thousands of dollars per year.***

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