
Greenstein: New ACA Repeal Plan, But Same Harm to Millions of Americans

The new plan to repeal the Affordable Care Act (ACA) would have the same severe effects on health insurance coverage, access to care, and many Americans' health and financial security as last year's repeal bills. Like them, it would eliminate the ACA's Medicaid expansion for low-income adults, lead to sharply increased health care costs for millions of moderate-income individual-market consumers — especially older people — eliminate consumer protections that are especially crucial for people with pre-existing health conditions, and cause millions to lose coverage.

Based on estimates by Brookings Institution experts, the previous repeal plan most similar to this one — the Cassidy-Graham bill of last September — would have left about 50 million non-elderly Americans, or almost one in five, uninsured, compared to a little over one in ten today. While its details are vague, the new plan appears to provide even fewer federal resources for coverage than Cassidy-Graham and, as a result, the combination of it and the already-enacted repeal of the ACA's financial penalty for those who don't have health insurance (i.e., its "individual mandate") would if anything leave even more people uninsured than last year's bill.

The new plan follows soon after the Trump Administration's extraordinary decision not to defend the ACA in court, instead asking the courts to eliminate the ACA's prohibitions on denying coverage based on pre-existing conditions and on charging people with pre-existing conditions higher premiums. Its release also coincides with the Administration's issuance of a final rule expanding Association Health Plans, a rule that will also weaken (though not eliminate) protections for people with pre-existing conditions.

Together, the new plan and recent Administration actions show that, despite last year's congressional rejection of ACA repeal, eviscerating the law remains atop the agenda of the Administration and some leading conservative activists, and they will seek opportunities on Capitol Hill to advance it whether this year or next. Policymakers should turn aside both this latest repeal plan and the Administration's efforts to undercut protections for preexisting conditions, and they should instead work on a bipartisan basis to build on the ACA by improving affordability, reaching more of the uninsured, and containing costs.

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