

KEY BENEFITS OF THE AFFORDABLE CARE ACT (ACA)

Messages to Communicate How the ACA Helps People Across America

- **The Affordable Care Act is already working for millions of children, families, young adults, seniors and small business owners.**
 - More than 2.5 million young adults (up to age 26) have obtained health insurance in the last year because of a provision allowing them to stay on their parents' health plans.
 - Insurance companies are already *prohibited from rejecting a child for coverage* because of a pre-existing medical condition; in 2014, the same will be true for adults.
 - At least 2.5 million seniors have received help paying for medication when they fall into the Medicare "doughnut hole," a gap in coverage of prescription drugs. The average per-person *savings so far is \$569 per year*. In addition, half of Medicare seniors—24 million people—have received *free preventive screenings and physicals*.
 - Many small businesses are receiving *tax credits* to provide affordable health insurance to employees.
 - Thanks to the ACA, people *no longer face life-time limits* on health coverage or have their policy cancelled when they get sick.
- **The ACA helps protect and strengthen the middle class.**
 - For the first time in recent history, more than 15% of people in the U.S. live in poverty. For many low-income families, health care is often out of reach.
 - With health care costs a major source of worry and financial strain for middle-class families, the ACA provides *subsidies that help guarantee sustainable, affordable coverage*—even when an employer does not offer it.
 - ACA makes health care coverage *more secure and predictable*, especially during an economic downturn when millions of people have lost jobs.
- **The ACA protects human dignity.**
 - Health care is *critical to human flourishing*. The inability to obtain needed medical care—or take a sick child to the doctor—is an affront to human dignity. Enhancing Americans' ability to get care is in our collective best interest.
 - Our health care system is currently structured in a way that can build obstacles to achieving the American dream. The ACA helps by ensuring that health status, economic situation and insurance coverage are not impediments to success and prosperity.
- **The ACA will foster better care coordination and already helps prevent illnesses in the first place, leading to healthier people and U.S. communities.**
 - The law will test methods of *paying for quality* instead of quantity; facilitate the sharing of *clinical best practices*; and improve *care coordination* and broader, more effective use of information technology.
 - Patients are already receiving *preventive benefits* (e.g., cancer and diabetes screenings) *with no out-of-pocket cost*. This helps to identify medical problems when they can be most effectively and least expensively treated.
 - The law requires not-for-profit hospitals to conduct a Community Health Needs Assessment and develop a plan to help address unmet needs.

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- **The ACA takes major steps forward toward building a stronger, more equitable and more compassionate health care system.**
 - Our health care system is expensive, unfair and unsustainable. The ACA takes steps to *expand coverage, improve access, lower cost and enhance quality*.
 - Fundamental to the U.S. value system is that our government exists to protect its citizens—including their health—and to enable equal opportunity. Public health and equal opportunity suffer greatly when huge numbers of people cannot afford to stay healthy or obtain care when they are sick.
 - This law is not perfect, just as Medicare was not perfect at first but has been improved and fortified over the years and is now one of the most important—and popular—government programs. The same will be true of the ACA.
- **Most Americans support the provisions and goals of the ACA.**
 - Nearly three-quarters of Americans say they *support subsidies* to help low-and moderate-income people afford health insurance coverage and for seniors to afford prescription drugs, according to the Kaiser Family Foundation.
 - More than 80% of Americans *favor the tax credits* that help small businesses afford coverage for their workers; more than 70% support the policy preventing insurance companies from rejecting coverage for those with pre-existing conditions.
 - Continual misinformation about the law has led to inaccurate perceptions but the vast majority of Americans support the ACA's policies when they learn about how they work.
- **The ACA creates job opportunities and helps train new caregivers.**
 - HHS has awarded nearly \$1 billion to *expand the primary care workforce* and meet the health care needs of communities across the country.
 - Thanks to these important investments in our nation's health care workforce, there are nearly three times the number of National Health Service Corps clinicians working in communities across America than there were three years ago—increasing access to health care and *supporting local jobs*.
 - The law makes significant, direct investments in medical research, information technology and public health, which will modernize medicine, improve quality and *create new job opportunities in the health sector*.
 - The law allows people to change jobs or start a new business without losing their health coverage.
- **Both political parties have supported the essential provisions of ACA.**
 - Health insurance exchanges, which support private market competition, have been embraced by leaders in both parties.
 - The law's requirement that everyone have health insurance coverage dates back to the early 1990s, when several Republicans introduced legislation calling for a similar idea.
 - High-risk pools that provide coverage for those with a pre-existing condition were favored by both parties during the reform debate.



MYTHS & FACTS

Myth: A government board is now making health care decisions for 300 million Americans.

Fact: Under ACA, the Independent Payment Advisory Board will closely monitor Medicare trends and make recommendations to Congress about how to slow growth in spending. The Board cannot cut benefits and it will never be involved in granting or denying care to anyone.

Myth: Most people who will benefit from health reform are unemployed.

Fact: Most uninsured people, roughly 80%, are in a family where at least one person works. For low-income families, the cost of insurance can be an obstacle, especially if the employer does not offer or subsidize the coverage.

Myth: The ACA harms Medicare.

Fact: The ACA improves Medicare by closing the ‘doughnut hole,’ a gap in prescription drug coverage and by adding preventive benefits not previously available. The law also extends the life of the Medicare trust fund by at least eight years.

Myth: Undocumented immigrants can receive benefits through ACA.

Fact: Undocumented immigrants cannot receive benefits from ACA including Medicaid and the State Children’s Health Insurance Program, and they cannot participate in the state-based insurance marketplaces, or “exchanges.”

Myth: The ACA amounts to socialized medicine, or a government-run system.

Fact: There is no ‘public option,’ or government-run health plan under ACA, and most people who obtain new coverage under the law will get it from a private health insurance company, as they do now.

Myth: Most people want ACA to be repealed.

Fact: According to the Kaiser Family Foundation opinion polls, 52% of Americans want the ACA to stay in effect or be expanded. Among those who disapprove of the law, some don’t think it went far enough; others change their views when presented with factual information about what the law does and how it works.
