



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If repealed, insurance companies could go back to excluding many common health care needs, such as maternity care.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coverage, pay more for their coverage, or be unable to visit a health care provider when needed if these provisions are repealed.