STATE AFFAIRS
WISPOLITICS
Wisconsin's Premier Political News Service

Protect Our Care Wisconsin: ACA at 12: Protections for millions of Americans

Posted on Friday, Mar 18, 2022

>> WisPolitics is now on the State Affairs network. Get custom keyword notifications, bill tracking and all WisPolitics content. Get the app or access via desktop.

Ahead of the Affordable Care Act's (ACA) 12th anniversary, Protect Our Care is highlighting the major achievements of the law each day leading up to March 23. The anniversary comes as enrollment is at an all-time high of 14.5 million Americans and premium costs are at a record low. President Biden and Democrats in Congress are continuing their work to strengthen the ACA by fighting to lower drug prices, reduce premiums, and expand coverage to even more families.

Protect Our Care will host events next week celebrating the law's success, despite years of attacks by Republican lawmakers. Twelve years later, the ACA is here to stay and stronger than ever.

Day 1: Patient Protections Of The Affordable Care Act

Twelve years ago, the Affordable Care Act (ACA) became the law of the land and millions of Americans gained critical protections as a result. Thanks to the ACA, 135 million Americans with a pre-existing condition are now protected against losing their coverage. The ACA's robust protections don't stop there. Insurers are banned from setting annual and lifetime limits on health coverage and cannot charge women more for the same care as men.

After years of Republican efforts to repeal and sabotage the law, President Biden and Democrats in Congress have made historic investments to secure the future of American health care. Thanks to their vision and determination, Americans can now sleep easier at night knowing the ACA and its lifesaving protections are here to stay.

Where Patient Protections Stand 12 Years After The Affordable Care Act:

- **GAINED**: Protections for over 135 million Americans with pre-existing conditions.
- **GAINED**: Insurance companies are banned from charging women more for the same care as men.
- **GAINED**: Ban on insurance companies having annual and lifetime caps on coverage.

A closer look at how the Affordable Care Act is protecting patients across the country:

Protections For 135 Million Americans With Pre-Existing Conditions. Because of the ACA, insurers in the individual market can no longer drop or deny coverage, or charge more because of a pre-existing condition. More than 135 million Americans have a pre-existing health condition. And without the ACA, millions of Americans who have contracted the COVID-19 would likely be deemed as having a pre-existing condition and be at the mercy of their insurance companies who could refuse to pay for needed care.

The ACA Guarantees Comprehensive Coverage. Because of the ACA, insurers have to cover what are known as "essential health benefits," such as maternity care, prescription drugs, and substance and mental health. Importantly, ACA-compliant plans must cover COVID-19 testing, treatment, and hospitalization. Before the ACA, individual market plans often failed to cover these basic, and oftentimes preventative, health services.

The ACA Ended Annual And Lifetime Limits, Including For People With Employer-Based Coverage. Thanks to the ACA, insurers can no longer put annual or lifetime limits on the care you receive. At the time the ACA was passed, 91 million Americans had health care through their employers that imposed lifetime limits. Many such plans capped benefits at $1 million, functionally locking people with complex medical needs out of coverage. As of 2019, 158 million Americans with employer coverage are protected from lifetime limits, in addition to the millions with ACA Marketplace coverage.

Women Can No Longer Be Charged More Than Men. Because of the ACA, insurers can no longer charge women more than men for the same coverage, and insurers are now required to cover important health benefits like maternity care. Before the ACA, only 12 percent of individual market plans offered maternity care. The ACA established maternity coverage as one of the ten essential health benefits

required on all new individual and small group policies. The American Rescue Plan created a pathway to coverage for pregnant Americans, allowing states to extend postpartum coverage under Medicaid from 60 days to 12 months following pregnancy. The United States has the highest rate of maternal mortality in the industrialized world, with 12 percent of maternal deaths occurring between six weeks and one year following delivery, after Medicaid coverage has ended.

Ending Discrimination Against LGBT+ Americans. On January 5, 2022, the Biden Administration proposed rule changes made by the Center for Medicare and Medicaid Services to require health insurance plans offered through the Affordable Care Act to include sexual orientation and gender identity as protected characteristics. LGBT+ Americans are twice as likely to be without health insurance. According to a Center for American Progress survey, in 2019, the LGBT+ uninsured rate was 20 percent in holdout states, compared to 8 percent in states that adopted Medicaid expansion. Access to affordable, quality health care plans under the ACA and its expansion under the American Rescue Plan help combat the number of LGBT+ Americans that are uninsured. Premium subsidies made available by the ARP helped nearly 210,000 LGBT+ enrollees have access to zero-premium plans.