

## Action Alert: Stop Repeal of the Affordable Care Act

from National Family Voices:

As soon as Senators return to Washington in January, the leadership may try to get all the Republicans to agree to a "repeal and delay" bill, which would repeal significant parts of the ACA with a delayed effective date of two to three years to give them time to develop a replacement law.

If Senators do not hear from their constituents **now** they are not as likely to resist the pressure from the party leadership to vote for the bill. **Taking action will take you only a few minutes.** To find your Senators' and their contact information. Go to: <http://www.senate.gov>. Click on "Senators" in the upper left-hand corner, then select your state. Your two Senators' names will be displayed, along with their Washington office phone numbers and a link to send them an email. The phone numbers of their local offices will be on their websites (usually on the homepage or "contact" page), which can be reached by clicking on the Senator's name. Your message can be very brief, but personalize it as much as possible.

If you are calling, you probably will have a chance only to leave the main message (below), but if the receptionist gives you time to elaborate, please tell him/her why you care so much about the ACA. **Remember to leave your name and personal address so they know you are a constituent.**

If you are emailing, your main message should be made first. You can elaborate or not, but your message should not be too long in any case. Some suggestions for points to include in your message are below.

If you send an email, please consider cc:ing Michigan Family Voices so we, too, can share your stories with legislators.

info@michiganfamilyvoices.org

**Main message:** I am a constituent whose child/grandchild/friend's child has special health care needs. My child and family and others like mine benefit greatly from the Affordable Care Act (ACA). Therefore, I urge you to vote against any bill that would repeal the ACA (even with a delayed effective date) before replacing it with another law that will maintain or improve access to affordable and comprehensive health insurance and services.

**Personal points (provide explanations):**

**My family/child needs the protections of the ACA –**

- \* ban on pre-existing condition exclusions
- \* allowing children to stay on parents' insurance plans until age 26
- \* ban on annual and lifetime dollar limits for insurance coverage
- \* other

**My family needs the ACA's financial help to pay for insurance –**

- \* premium subsidies
- \* cost-sharing subsidies
- \* small business subsidies

**I / my family member(s)/friends have benefited from the ACA's Medicaid expansion:**

Some adults with special health care needs are not otherwise eligible for Medicaid, but cannot afford or do not have access to employer-sponsored or other insurance. Now they can get coverage from the ACA's Medicaid expansion.

**General points (personalize as much as possible):**

About 15 million – 20 percent – of our nation’s children have special health care needs or disabilities, such as autism, epilepsy, diabetes, cancer, traumatic brain injury, sickle cell disease, or intellectual disability, to name just a few. Put another way, one out of five families with children has at least one child with special health care needs.

The ACA helps these families greatly. Among its most important provisions are:

- **The prohibition against refusing to insure or charging more for coverage of children with pre-existing conditions, or excluding coverage for services related to that condition.** Before the ACA, children could be denied insurance, charged more for insurance, or denied coverage for the services they needed most because they had a pre-existing condition, such as a congenital heart defect, cerebral palsy or asthma.
- **Elimination of annual and lifetime benefit caps.** Before the ACA, a very sick premature infant might reach on his or her lifetime cap on coverage before even leaving the hospital, sometimes leading to the family’s bankruptcy.
- **A prohibition against rescinding coverage when someone gets sick.** Before the ACA, an insurance company might terminate a child’s coverage, based on a meaningless error in the insurance application, when the child started to incur significant medical costs due to a severe illness or injury, thus leaving the family struggling to pay for the child’s care.
- **A requirement that young adults be permitted to stay on their parents’ insurance policies until age 26.** This provision helps many young adults with chronic illnesses or disabilities who do not have access to employer-sponsored insurance but are not eligible for Medicaid.
- **A provision allowing former foster children to receive Medicaid until age 26.** This provision helps these very vulnerable young adults as they pursue employment or further education.
- **No-cost preventive care for children based on the “Bright Futures” recommendations of the Maternal and Child Health Bureau and the American Academy of Pediatrics.** No-cost check-ups and screenings help to ensure that health or developmental problems are detected and addressed early in a child’s life, helping to avoid more expensive treatment or special education later on.
- **Medicaid expansion to all individuals with incomes up to 138% of the federal poverty level.** This provision helps individuals with chronic illnesses or disabilities who do not have access to employer-sponsored insurance and are not otherwise eligible for Medicaid.

Please vote against any repeal of the ACA until another law is enacted that will maintain or improve the access to affordable and comprehensive coverage and care that the ACA now provides.