



## **ACTION ALERT: YOUR VOICE MATTERS**

### **Stop Repeal of the Affordable Care Act without Replacements**

On January 12-13, 2017 the United State House of Representatives and Senate passed the same legislation as the first step to repeal the Patient Protection and Affordable Care Act, commonly known as Affordable Care Act (ACA) nicknamed Obamacare. The resolution instructs relevant committees in both chambers to develop legislation formally repealing ACA (Obamacare) by January 27, 2017.

### **What Will Happen If ACA is Repealed without Replacements?**

- Delaying a replacement would be harmful to Michiganders especially children, youth and individuals with disabilities and cause chaos in the insurance markets.
- 29 million people will stand to lose their health insurance through the marketplace.
- 150 million people stand to lose critical consumer protections that many have come to expect of their employer plan.
- Those with preexisting conditions will lose coverage options.
- Those who get cost assistance with health care will lose subsidies.
- Adult children will not be able to stay on parents' insurance plans until age 26
- Annual and lifetime dollar limits for insurance coverage will be reinstated.
- Families who coverage under the Medicaid Expansion will no longer have coverage.

### **We Must Act Now! Take Action Today! Contact Your Legislators**

**Taking Action:** takes only a few minutes. To find your Senator and his/her contact information go to: <http://www.senate.gov>. To find your Representative and his/her contact information go to: <http://www.house.gov>

**If you are calling:** You will probably have a chance 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 to they know you are a constituent. **If you are emailing:** Your main message should be made first. You can elaborate or you're your message should not be too.

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](mailto: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

# Take Action Today!

## General Points about ACA (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.

**Protect Our Health Care!**  
**No Repeal Without Replacements**