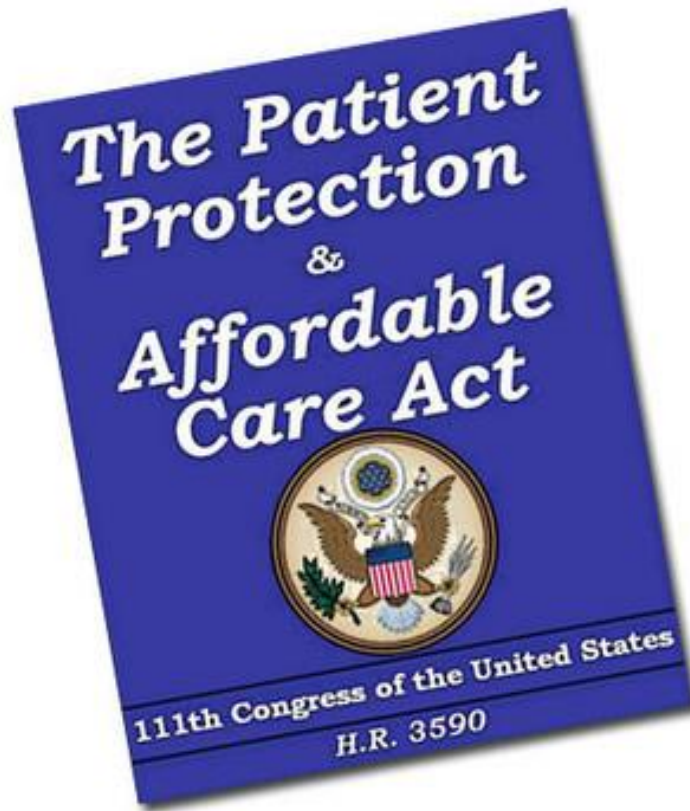


# \* Repeal of the Affordable Care Act



## Impact on people with disabilities

Tami Jackson, Wi Board for People with Developmental Disabilities  
January 20, 2017

- \* **Affordable Care Act (ACA)**, also known as Obamacare, repeal.
  - \* Senate passed a Budget Resolution on January 11th:
    - \* 1<sup>st</sup> step to repeal the Affordable Care Act (ACA)
    - \* Instructions tell health related House and Senate committees to find \$1 billion in savings
    - \* Many public policy observers tie the Budget Resolution's directive to find savings will likely result in Medicaid cuts.
  - \* Presidential nominee for Secretary of U.S. Health and Human Services Rep. Tom Price is an opponent of the ACA.
    - \* In his January 17<sup>th</sup> confirmation hearing, stated repealing the ACA would not leave millions without health insurance, but did not have details on what a replacement plan would or would not contain.

\* **Congress: what's going on?**

- \* On January 20<sup>th</sup>, 2017 President Trump signed an executive order directing “government agencies to scale back as many aspects of the Affordable Care Act as possible.” The Executive Order:
  - \* Does not contain specifics about which aspects of the law it is targeting
  - \* Broad language gives federal agencies wide latitude to change, delay, or waive provisions of the law that apply to insurers, drug makers, doctors, patients, and states.
  - \* Broad language suggests the Executive Order could have wide-ranging impact and directs agencies to move decisively to implement changes “to the maximum extent permitted by law.” This may result in parts of the ACA beginning to be undone before Congress moves to repeal the ACA.
    - \* Media coverage: [https://www.nytimes.com/2017/01/20/us/politics/trump-executive-order-obamacare.html?\\_r=0](https://www.nytimes.com/2017/01/20/us/politics/trump-executive-order-obamacare.html?_r=0)
- \* On January 21<sup>st</sup>, a high level advisor to President Trump said the President’s ACA replacement plan will include a plan to change Medicaid to a Block Grant program to states.
  - \* Media coverage: <https://www.nytimes.com/2017/01/22/us/politics/donald-trump-health-plan-medicaid.html?mtrref=www.facebook.com&gwh=D6D984BA05E4A30C2C3C4016F21DCFB1&gwt=pay>
  - \* BPDD’s presentation on Medicaid Block Grants: impact on Wisconsin and People with disabilities: [http://wi-bpdd.org/wp-content/uploads/2017/01/BPDD\\_MedicaidBlockGrants\\_012017.pdf](http://wi-bpdd.org/wp-content/uploads/2017/01/BPDD_MedicaidBlockGrants_012017.pdf)

# \* Presidential Action on ACA repeal

- \*The ACA includes protections that benefit people with disabilities:
  - \*Guarantees that people with pre-existing conditions can be insured.
  - \*Prohibits companies from charging higher premiums based on your health status
  - \*Prohibits companies from denying coverage if you have certain medical conditions
  - \*Prohibits companies from denying coverage of certain medications
  - \*Ensures there is no annual or lifetime limit on health care costs

**\*How does the ACA affect people with disabilities?**

- \* Provides therapy coverage assurances for children with autism and people with degenerative diseases who need habilitative care to gain new or maintain abilities.
- \* Requires mental health and substance abuse disorder services including behavioral health treatment, and critical prescription drug coverage
- \* Incentivizes state Medicaid programs to invest in home and community-based long-term care services rather than expensive institutional care

**\* How does the ACA affect people with disabilities?**

- \* Prior to the passage of the ACA, many people with disabilities faced discrimination from insurance companies.
  - \* They could be denied coverage completely
  - \* Forced to pay higher premiums
  - \* Have certain medications or other benefits declined or reduced by insurers because of disability
  - \* And lose insurance coverage if the cost of their care exceeded a set amount per year or a total lifetime cap
- \* Tables 2 and 3 outline conditions and drugs that insurance companies typically automatically denied before the ACA.

**\* Before the ACA...**



**Table 2: Examples of Declinable Conditions In the Medically Underwritten Individual Market, Before the Affordable Care Act**

Condition	Condition
AIDS/HIV	Lupus
Alcohol abuse/ Drug abuse with recent treatment	Mental disorders (severe, e.g. bipolar, eating disorder)
Alzheimer's/dementia	Multiple sclerosis
Arthritis (rheumatoid), fibromyalgia, other inflammatory joint disease	Muscular dystrophy
Cancer within some period of time (e.g. 10 years, often other than basal skin cancer)	Obesity, severe
Cerebral palsy	Organ transplant
Congestive heart failure	Paraplegia
Coronary artery/heart disease, bypass surgery	Paralysis
Crohn's disease/ ulcerative colitis	Parkinson's disease
Chronic obstructive pulmonary disease (COPD)/emphysema	Pending surgery or hospitalization
Diabetes mellitus	Pneumocystic pneumonia
Epilepsy	Pregnancy or expectant parent
Hemophilia	Sleep apnea
Hepatitis (Hep C)	Stroke
Kidney disease, renal failure	Transsexualism

**Table 3: Declinable Medications**

<b>Anti-Arthritic Medications</b> <ul style="list-style-type: none"><li>• Adalimumab/Humira</li><li>• Cyclosporine/Sandimmune</li><li>• Methotrexate/Trexall</li><li>• Ustekinumab/Stelara</li><li>• others</li></ul>	<b>Anti-Diabetic Medications</b> <ul style="list-style-type: none"><li>• Avandia/Rosiglitazone</li><li>• Glucagon</li><li>• Humalog/Insulin products</li><li>• Metformin HCL</li><li>• others</li></ul>	<b>Medications for HIV/AIDS or Hepatitis</b> <ul style="list-style-type: none"><li>• Abacavir/Ziagen</li><li>• Efavirenz/Atripla</li><li>• Interferon</li><li>• Lamivudine/Epivir</li><li>• Ribavirin</li><li>• Zidovudine/Retrovir</li><li>• others</li></ul>
<b>Anti-Cancer Medications</b> <ul style="list-style-type: none"><li>• Anastrozole/Arimidex</li><li>• Nolvadex/Tamoxifen</li><li>• Femara</li><li>• others</li></ul>	<b>Anti-Psychotics, Autism, Other Central Nervous System Medications</b> <ul style="list-style-type: none"><li>• Abilify/Ariprazole</li><li>• Aricept/Donepezil</li><li>• Clozapine/Clozaril</li><li>• Haldol/Haldoperidol</li><li>• Lithium</li><li>• Requip/Ropinerole</li><li>• Risperdal/Risperidone</li><li>• Zyprexa</li><li>• others</li></ul>	
<b>Anti-Coagulant/Anti-Thrombotic Medications</b> <ul style="list-style-type: none"><li>• Clopidogrel/Plavix</li><li>• Coumadin/Warfarin</li><li>• Heparin</li><li>• others</li></ul>		<b>Miscellaneous Medications</b> <ul style="list-style-type: none"><li>• Anginine (angina)</li><li>• Clomid (fertility)</li><li>• Epoetin/Epogen (anemia)</li><li>• Genotropin (growth hormone)</li><li>• Remicade (arthritis, ulcerative colitis)</li><li>• Xyrem (narcolepsy)</li><li>• others</li></ul>



- \* Before the ACA, many Wisconsinites with disabilities were unable to obtain private insurance
- \* Before the ACA, many adults with disabilities did not seek work or left the workforce because they could only get the care they needed through the state's Medicaid program.
- \* The Essential Health Benefit package created by the ACA guarantees that people with disabilities can access vital supports in the private market.
- \* More than 200,000 Wisconsinites, including people with disabilities, gained health care coverage due to the ACA

\* Before the ACA...

- \* Some members of Congress have indicated support for some elements of the existing ACA,
  - \* There is no guarantee that any or all the protections that benefit people with disabilities will be in replacement legislation
- \* Congress has indicated they wish to repeal parts of the ACA—such as the requirement for all people to purchase insurance.
  - \* However, these provisions help fund the more costly parts of the law (like supporting people with pre-existing conditions).
  - \* Partial repeal of the ACA may lead to provisions that benefit people with disabilities becoming unsustainable or unfunded
- \* No detailed replacement legislation or plans have been released yet.

## \* Repealing and replacing the ACA

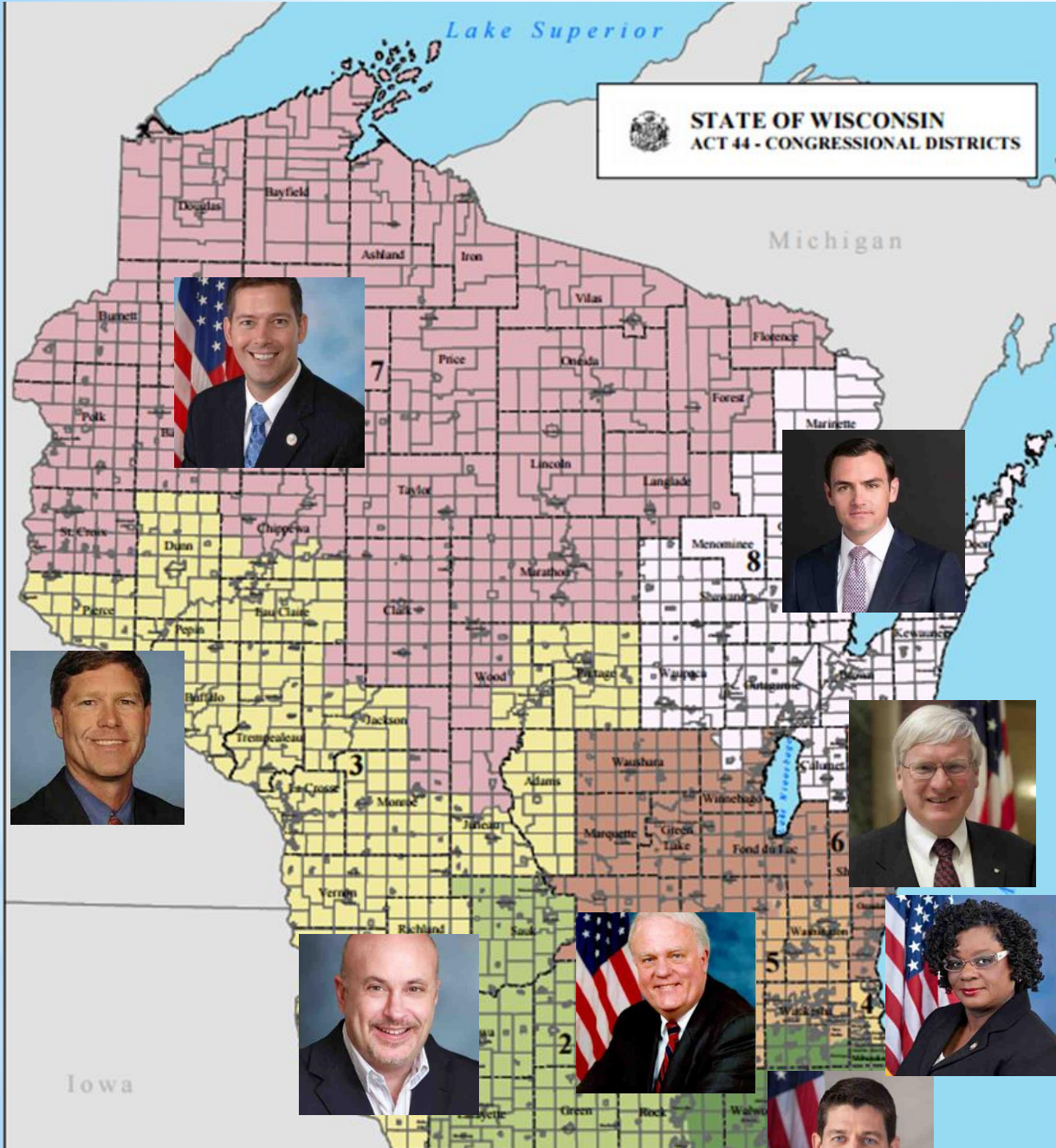


\* Action Steps you can take now

- \* Call both of your U.S. Senators (Tammy Baldwin and Ron Johnson) with your questions & opinions on ACA repeal*
- \* Call your U.S. Representative (see map, next slide or use the Find My Legislators button at <https://legis.wisconsin.gov/> )*
- \* Request an in-district meeting with your U.S. Senators and U.S. Representative*
- \* Attend your Congressional member's Town Hall Meetings to and ask your questions on ACA repeal.*

**\* Take Action:  
Contact U.S. Senators & U.S.  
Representative**





# Wisconsin's U.S. Senators



Sen. Tammy Baldwin  
DC Office: (202) 224-5653



Sen. Ron Johnson  
DC Office: (202) 224-5323

\* Event dates/times/locations (and contact information) often listed on Member's websites or in their constituent newsletters:

\* U.S. Senator Tammy Baldwin (<https://www.baldwin.senate.gov/>)

\* U.S. Senator Ron Johnson  
(<http://www.ronjohnson.senate.gov/public/>)

\* Speaker Paul Ryan (<https://paulryan.house.gov/>)

\* U.S. Rep Jim Sensenbrenner (<https://sensenbrenner.house.gov/>)

\* U.S. Rep Gwen Moore (<https://gwenmoore.house.gov/>)

\* U.S. Rep Ron Kind (<https://kind.house.gov/>)

\* U.S. Rep Mark Pocan (<https://pocan.house.gov/>)

\* U.S. Rep Sean Duffy (<https://duffy.house.gov/>)

\* U.S. Rep Glenn Grothman (<https://grothman.house.gov/>)

\* U.S. Rep Mike Gallagher (<https://gallagher.house.gov/>)

# \* Congressional Town Hall Meetings