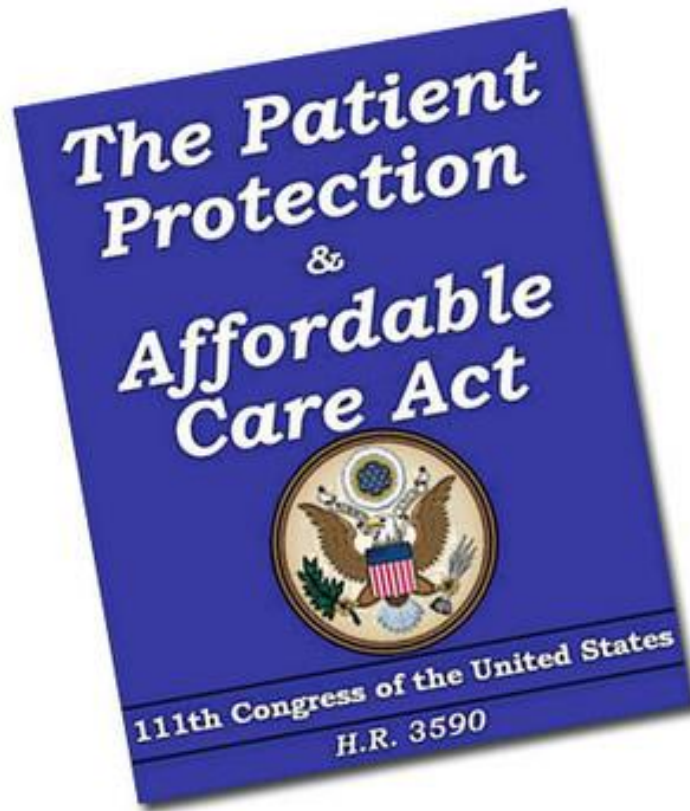


# \* Repeal of the Affordable Care Act



## Impact on people with disabilities

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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.

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

- \* 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