

Retired Public Employees Council

Impact of the Affordable Care Act (ACA) Repeal on Medicare Fact Sheet



What is the change?

While the ACA has had problems, it has created significant benefits for seniors. The first item on the agenda in Congress is whether to repeal the ACA.

Would the repeal of the ACA impact seniors?

Yes.

I want to share with you facts on the ACA and how it could affect you, unless each item is addressed, the following would occur.

End to Free Annual Wellness Exams and Preventive Screenings

- The ACA has provided free annual wellness exams for seniors since 2011, instead of only one free check-up, as well as free preventive screenings and also waived the Medicare deductible for colorectal cancer screening tests.

End of Prescription Drug Discounts - Prior to the ACA, when beneficiaries fell into "donut hole", they had to pay 100% of the costs of their prescription medications. In 2017, the "donut hole" will be between \$3700 and \$4950. Under the ACA, those who fall in the Part D drug "donut hole" will receive a 60% discount on the price of their brand name drugs and a 49% subsidy toward the purchase of generic drugs. By 2020, the "donut hole" gap would have been closed.

No Protections against Discrimination for Pre-existing Conditions

- The ACA prohibits insurance companies from discriminating against people with preexisting conditions.

No Protections against Rising Insurance Prices and Lack of

Regulation - Prior to the ACA, insurers often charged seniors five times more than they charged a young person for their health care. The ACA limited what insurers could charge to no more than three times what they charge a young individual. The ACA also began rating Medicare Advantage plans to help beneficiaries, and stipulating that they could no longer charge much more than it cost to cover a beneficiary under traditional Medicare.

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Retirees deserve to have dignity in retirement.