

## Affordable Care Act: Vital for West Virginia



### The Affordable Care Act benefits West Virginia in many ways:

#### The Number of Uninsured West Virginians has Declined

Since the ACA was enacted, West Virginia's uninsured population dropped from 14 percent in 2013 to 6 percent in 2016 — the lowest it has ever been.

- 98 percent of West Virginia children are insured - covered by Medicaid, the WV Children's Health Insurance Program (WVCHIP) or Medicare. West Virginia now ranks among the top five states with the lowest numbers of uninsured children, and it is one of the top five states in reducing its uninsured rates among children since 2013.
- The rate of uninsured adults (ages 18 to 64) declined from 29 percent to 9 percent. This 20 percentage point decline among adults in West Virginia is the largest decline of any state in the nation, according to the federal CDC.
  - 219,000 + have enrolled in Medicaid since 2013
  - 34,000 + bought plans during open enrollment in the West Virginia ACA Marketplace for 2017
    - ✓ 87% of 2017 enrollees received an average \$558/mo premium subsidy covering more than 70% of the premium for comprehensive, quality coverage
    - ✓ 51% of 2017 enrollees received cost-sharing subsidies to lower out-of-pocket costs like deductibles, copays, and co-insurance

#### West Virginians with Private Health Insurance are Protected Against Discrimination

- West Virginians with pre-existing conditions like asthma, diabetes, and cancer are protected from denials of coverage, coverage fine print exclusions, and higher premiums.
- Prior to the Affordable Care Act, West Virginia women were charged as much as 34 percent more than men for the same coverage.
- More than 580,000 West Virginians (including 147,000 children) protected from annual and lifetime limits on how much an insurance company would pay in claims for services.

#### West Virginians Gained Free Preventive Services

770,000 + West Virginians with private health coverage (including more than 150,000 children and 410,000 seniors on Medicare) are guaranteed free preventive care like annual check-ups, vaccines, blood pressure screenings, diabetes screenings, mammograms, pap smears, and other cancer screenings.

#### Insurance Companies Required to Spend Premiums on Care, Not Profits

Insurers are held accountable for using people's premiums on care and quality improvement or pay back the difference. Since the ACA took effect through 2016, West Virginians received \$3.3 million in refunds from plans that overcharged for premiums.

## Stronger West Virginia Hospitals

The decline in uninsured West Virginians decreases the financial strain on our rural hospitals and our state budget by reducing “uncompensated care” (treatment and services not paid for by an insurer or patient).

- If the ACA were repealed, West Virginia hospitals would face a 122% increase in uncompensated care and a 2.0 percentage point reduction in annual operating margins by 2026.
- If the ACA were repealed, West Virginia *rural* hospitals would face a 2.8 percentage point reduction in operating margins.

## Boost to West Virginia Economy

West Virginia’s economy benefits from significant new federal dollars flowing into the state from both the Affordable Care Act’s marketplace subsidies and the Medicaid expansion (which allows our state to get higher federal matching dollars for covering more low-income adults, many of whom work at low-wage jobs without health insurance benefits).

- Between 2019 and 2028, an estimated \$1.8 billion in federal marketplace spending and \$12.2 billion in federal Medicaid dollars will flow into West Virginia – providing affordable health insurance options and generating new business activity and jobs across the state.
- WVU Bureau of Business & Economic Research used macro-economic modeling to quantify the positive impact of federal Medicaid spending alone on the West Virginia economy. Their analysis found that  
\$10 million in Medicaid state spending = \$29 million in new federal dollars that generates:
  - ✓ \$49 million new overall annual economic output
  - ✓ 520 new jobs
  - ✓ \$1.8 million in additional state tax revenue

## West Virginia Affordable Care Act Pledge

*I publicly pledge to protect and defend the Affordable Care Act against cuts to necessary funding, policies that take away consumer protections for West Virginians buying health insurance, and efforts to destabilize the Affordable Care Act Marketplaces through legislation and administrative rules that leave older or sicker people with higher premiums or swiss cheese insurance plans with more holes than coverage.*

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