

A CONSUMER'S GUIDE TO: THE ACA

HEALTH COVERAGE THAT WORKS FOR
WEST VIRGINIA



The Affordable Care Act (ACA) and Enhanced Premium Tax Credits (ePTC) have reshaped the healthcare landscape in West Virginia:

Only 5.9%—approximately just over 100,000—of West Virginians are uninsured, compared to over almost 8% nationally.

West Virginia's uninsured rate has dropped from 15% in 2013, the year that full provisions of the health care law went into effect.

The ACA improved access to healthcare for West Virginians in several ways, including:

- 1 Expanding Medicaid** which is particularly important for West Virginians: We have one of the highest poverty rates in the country
- 2 Improving access to preventive services** by requiring insurers to cover recommended preventive services without additional cost sharing
- 3** Allowing young adults to stay on their parents' plans until age 26
- 4** Creating programs to improve the health of women and families

Never have more West Virginians had access to healthcare than they do today:

- **217,000 West Virginians** get their health insurance through the **ACA**. Of them, **164,604** are covered by the ACA through **Medicaid expansion**
- **51,046 West Virginians** enrolled in health insurance plans through the Affordable Care Act (ACA) Marketplace in 2024 – 163% more than in 2021
- **47,900 West Virginians** are saving an average of **\$1,038.32** on monthly health insurance premiums in 2024 – 210% more West Virginians than in 2021

If enhanced tax credits are repealed, West Virginians will lose affordable health care:

- Premiums will go up by an average of **\$1,404** for **49,334 West Virginians**
- **737,900 West Virginians** with pre-existing conditions would suffer
- A **60-year-old West Virginia couple** making **\$82,000** would see annual premiums for a benchmark silver plan increase more than sixfold, from **\$6,970** to over **\$46,000**
- West Virginia entrepreneurs and small business workers will see their premiums increase substantially
- An estimated **16,000 West Virginians** would become uninsured, increasing our uninsured rate by **18%**

Maintaining access to affordable health insurance is crucial:

- **516,500 West Virginians** are covered by Medicaid, including children, pregnant women, people with disabilities, low-income working adults, and seniors
- **25,663** children are enrolled in the **Children's Health Insurance Plan (CHIP)**