

The American Healthcare Act Would Hurt the People of West Virginia

Overall, the AHCA would reduce costs for younger, healthier, wealthier people and increase them for older, sicker, poorer people. It would offer \$661 billion in tax cuts for wealthy Americans and the healthcare industry while shifting the costs of covering health insurance for the vulnerable to the states.

- **Losing health insurance:** The Congressional Budget Office (CBO) estimates that this bill would cause 14 million people to lose their insurance in 2018 and 23 million people who would have been insured would not have insurance in 2026. According to the Center for American Progress, 122,500 West Virginians would lose their health insurance.
- **Facing higher insurance costs:** The AHCA would cut federal funding to help people buy health insurance by \$290 billion. The average West Virginian who is currently getting a tax credit would lose more than \$3000 in assistance and older West Virginians would be hit even harder. A 64 year old making approximately \$26,500 a year could see their health insurance costs go up 800% from \$1700 to more than \$13,000.
- **Harming people with pre-existing conditions:** The AHCA would allow states to opt-out of consumer protections including the requirement that insurance companies cannot charge more for people with pre-existing conditions. It would also allow insurance companies to offer plans that don't cover hospital care, prescription drugs, preventive services, substance abuse treatment, and more. According to CBO, this will significantly increase costs for people with pre-existing conditions. More than 737,000 WVians have a pre-existing condition, including 90,600 children.

- **Worsening the opioid epidemic:** As many as 2.8 million Americans with a substance use disorder, including 220,000 with an opioid use disorder, would lose some or all of their insurance if the ACA's consumer protections and Medicaid expansion are eliminated. In fact, of the 175,000 West Virginians who gained coverage through the expansion, more than 50,000 have been diagnosed with a substance use disorder and given the chance to get treatment. The CBO estimates that under the AHCA, out-of-pocket spending on mental health and substance abuse services could increase by thousands of dollars a year for individuals who use those services.
- **Increasing costs for the state:** The AHCA would cut \$834 billion in federal funding for Medicaid and would effectively end the Medicaid expansion, which has helped more than 175,000 West Virginians get health insurance coverage. Medicaid doesn't just help low income West Virginians, it provides more than \$20 million in school based services for students, brings in almost \$112 million to treat people with substance use disorders and pays for 72% of nursing home care for West Virginia's seniors. Under the AHCA, these services would be at risk.
- **Harms seniors:** The AHCA would allow insurance companies to charge West Virginia's seniors as much as five times more what they charge younger beneficiaries. This "age tax" could increase costs for seniors all over the country from \$2000-\$8000.
- **Hurts rural communities:** Cuts to Medicaid could devastate rural healthcare providers and cause many hospitals and clinics to close. In addition to making it harder for people in rural communities to access the care they need, the Economic Policy Institute estimates that the AHCA could lead to more than 22,000 West Virginians losing their jobs by 2022.