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# The Affordable Care Act 101

Poor health is a leading cause of hunger and poverty in the United States. Access to affordable health insurance coverage will be a critical component in reaching the goal of ending hunger by 2030. In 2015, for the first time in eight years, the United States saw a significant decline in the overall rate of food insecurity and poverty.<sup>1</sup> This decline was due, in part, to increased access to health care through the Affordable Care Act (ACA), commonly referred to as Obamacare.<sup>2</sup>



## What is the ACA?

The Patient Protection and Affordable Care Act (ACA) was signed into law in 2010. The law made major changes to our country's health care landscape in an effort to expand health care coverage, control health care costs, and improve our country's health.

Major provisions of the law included mandates for individuals to purchase or employers to provide health insurance, creation of health insurance exchanges, subsidies or tax credits for qualifying individuals and families to purchase health insurance through the exchanges, and expansion of Medicaid to individuals younger than 65 with gross incomes up to 138 percent of the federal poverty line. Other popular provisions include the ability to purchase insurance despite pre-existing conditions, coverage for young adults up to age 26 on a parent's health insurance plan, and access to preventive care at no additional cost.

## What has been the law's impact?

The ACA has reduced the share of the U.S. population without health insurance to unprecedented levels. Lack of health insurance has decreased most markedly for minority groups.<sup>3</sup> Medicaid expansion has led to an increase in health coverage for 17 million low-income individuals, including millions of children.<sup>4</sup>

## Why is there an effort to repeal the ACA?

While millions of Americans have gained access to health care coverage since passage of the ACA, increasing health care costs and changes to health insurance plans have also resulted in many losing access to their preferred care providers or insurance plans. Some are also worried about the large cost of the ACA to the federal government because of Medicaid expansion and exchange subsidies or tax credits.

## What would be the impact of a repeal?

Repealing the ACA without a replacement plan would negatively affect progress made towards ending hunger in the United States by 2030. It would more than double the number of uninsured Americans and result in a higher rate of uninsured Americans than before the law was passed.<sup>5</sup> The Congressional Budget Office estimates that more than 32 million Americans would lose the security of health coverage by 2026.<sup>6</sup> Repeal of the Medicaid expansion alone would result in an estimated 11 million low-income Americans in more than 30 states losing coverage.<sup>7</sup>

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## **What do we want Congress to do?**

Whether or not you agree with the policy changes made in the Affordable Care Act, millions of low-income individuals now have coverage, and these individuals deserve to know the future of their health care. Congress must not repeal the Affordable Care Act without a responsible and immediate replacement plan that ensures that low-income Americans have access to health coverage and puts us on track to end hunger by 2030.

## **How can I do my part?**

Tell your senators and representative to vote against any legislation that repeals the ACA or the expansion of Medicaid without a responsible alternative in place. Individuals and families should not have to choose between paying for food or paying for medical costs.

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### **Endnotes**

<sup>1</sup> <http://www.census.gov/library/publications/2016/demo/p60-256.html>

<sup>2</sup> <http://www.census.gov/newsroom/press-releases/2016/cb16-158.html>

<sup>3</sup> <https://aspe.hhs.gov/sites/default/files/pdf/255516/medicaidexpansion.pdf>

<sup>4</sup> <https://www.medicaid.gov/medicaid/program-information/downloads/accomplishments-report.pdf>

<sup>5</sup> <http://www.urban.org/research/publication/implications-partial-repeal-aca-through-reconciliation>

<sup>6</sup> <https://www.cbo.gov/publication/52371>

<sup>7</sup> <http://www.urban.org/research/publication/implications-partial-repeal-aca-through-reconciliation>