

Position Paper by BCWAC **American Health Care Act (AHCA)**

The Bucks County Women's Advocacy Coalition is a non-partisan coalition of more than 180 individual and 36 organization partners that serve women and girls. Organized in 2008, the Coalition is focused on achieving economic security for all through advocacy work in areas of child care, health care, housing, transportation, job and workforce development; domestic violence and addiction issues affect all areas of concern.

Access to reliable and affordable health care is an essential component of the path to economic self-sufficiency. Thus, the BCWAC fully supported the implementation of the Affordable Care Act and Pennsylvania's decision to implement Medicaid expansion. We recognize that there are aspects of the ACA that need revision, especially mechanisms that control costs to the consumer such as increases in co-pays and deductibles and the cost of pharmaceuticals.

Our preliminary analysis of the proposed *American Healthcare Act* is that it does little to address the major concern of citizens – to control costs to the consumer. Instead, it:

- Focuses on shifting costs to the states for Medicaid,
- Carves out Planned Parenthood from reimbursement for services to Medicaid patients,
- Removes mandates to employers to provide health insurance,
- Eliminates mental health and addiction coverage as essential health benefits under Medicaid,
- Shifts tax credits from ones that are adjusted for income and costs of health insurance to fixed credits that vary only with age,
- Removes cost sharing subsidies, and
- Redefines qualified health plans and premium tax credits to exclude plans that cover abortions.

We believe that these provisions will negatively impact women and their families and do nothing to control the spiraling health care costs to the consumer.

The BCWAC strongly supports Planned Parenthood, a major provider of health care for women in Bucks County. There are no other clinics in Bucks County that provide these services, and without health insurance, this care is not affordable through private physicians for low and moderate income women. The defunding of Planned Parenthood would have a devastating effect on women's health in Bucks County and could result in an increase in unwanted pregnancies, abortions, and even death.

The major employers in Bucks County are restaurants, schools, hospitals, grocery and retail stores, individual and family services, physicians' offices, building equipment contractors, home

and office cleaning services, beauty parlors, facilities for the elderly, and amusement and recreation industries. All of these employ a large number of women who could lose their ability to purchase health insurance under the AHCA proposal.

We share the concern of hospitals and health systems that the AHCA, as proposed, jeopardizes hospital funding, which threatens the financial stability of our hospitals and could result in loss of jobs in Bucks County.

The Congressional Budget Office (CBO) analysis of the AHCA reinforces our concerns about a negative impact on women, families and Pennsylvania's budget. The CBO expects 24 million to lose health insurance coverage. While the CBO says that the AHCA will eventually cut the average insurance premiums for people who buy their own insurance by 10 percent it accomplishes that by penalizing older patients and rewarding younger ones, not by increasing choice and competition. The CBO estimates that the price an average 64-year-old, earning \$26,500, would need to pay would increase from \$1,700 under the ACA to \$14,600 under the AHCA plan...more than half of their income. As they age, both women and men have greater health needs. The inability to pay for insurance due to unaffordable costs under the AHCA will result in more adults entering Medicare with untreated chronic illnesses, driving up the costs for that program.

Specific for Pennsylvania, a preliminary analysis of the proposed legislation by the PA Budget and Policy Center suggests that, when fully implemented, around 1 million low and moderate income Pennsylvanians could lose health insurance; the state budget will lose at least \$2.5-\$3 billion in funding; at least 60,000 Pennsylvanians will lose their jobs; roughly 300,000 people will lose employer based insurance; and 4,000 Pennsylvanians per year will die prematurely once the plan is fully implemented in 2025. This outcome is unacceptable for Pennsylvania.

The BCWAC specifically opposes the following:

- Any proposals that result in a reduction of the number of uninsured or interferes with continuous availability of health insurance, regardless of a person's circumstances;
- Shifting the full burden of Medicaid expansion to the states through per-capita caps on traditional Medicaid funding;
- Any efforts to carve Planned Parenthood out of Medicaid reimbursement;
- Removing mandates on employers to provide health insurance;
- Any proposal that does not insure access to adequate, affordable health insurance coverage for every citizen, regardless of income, health status, age or employment;
- Any proposal that focuses on shifting costs to the state and jeopardizes access and affordability of health care services for our citizens.