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# What's happening to your health care?

## — THREE THINGS TO KNOW RIGHT NOW —

**By Shaun O'Brien**  
AFL-CIO NOW

Right now there's lots of talk about how President Donald Trump and Congress are planning to make major changes to Americans' health benefits. That's because Trump and Republican leaders in Congress have said that repealing the Affordable Care Act is one of their top priorities. Although it is not clear when they will act or exactly what they will do, here are three things to know right now:

### 1) Your health benefits are at risk, no matter where you get them

- **Medicare:** A straight-up repeal of the ACA would eliminate some Medicare benefits by reinstating the full Medicare prescription drug donut hole and taking away free preventive care. House Speaker Paul Ryan (R-Wis.) has pushed to turn Medicare into a voucher system, meaning benefits would no longer be guaranteed and health costs for seniors and people with disabilities would go up dramatically.
- **Workplace Health Benefits:** Kevin Brady (R-Texas), the powerful chairman of the tax writing committee in the U.S. House of Representatives, wants to tax part of the cost of workplace health benefits by

including the cost in working people's taxable income. So does the person Trump hired to be in charge of health care, Health and Human Services Secretary Tom Price. If you get your health benefits on the job, this will raise your taxes and lead to even higher deductibles and co-pays. Some employers could even cancel their health plans in response.

- **Health Insurance You Buy Yourself:** Most media coverage is focused on what impact repeal of the ACA will have on the approximately 10 million people who now buy individual health coverage through the ACA's health insurance marketplaces, often with the help of federal tax credits. A straight-up repeal of the ACA would not just take away the tax credits that help people buy health insurance. Full repeal also would eliminate the ACA's protections that require insurance companies to treat people fairly, to give them meaningful insurance without tricks and traps, and not to discriminate against anyone because they have a pre-existing condition or even because of their gender.
- **Medicaid:** Medicaid is the health plan run by states, with significant federal funding, that enables 74 million people to get the medical care they need. One-in-three kids in the United States get their health coverage from Medicaid or the Children's Health Insurance Plan. Millions of seniors and people of all ages with disabilities also

count on Medicaid for nursing home care and the long-term supports and services that allow them to live independently in their homes and communities. A straight-up repeal of the ACA would take health coverage away from 11 million people who now have benefits because the ACA allowed states to expand Medicaid. Trump and Republican leaders in Congress also want to cut Medicaid for everyone who receives it by imposing new limited caps on what the federal government will contribute, even if the cost of health care keeps going up much faster than prices in the rest of the economy. That will shift costs onto states and likely force cuts in benefits.

### 2) People are speaking up, and that's having an impact on Washington

Lots of people are showing up to meet with their members of Congress about health care and to let them know just how important it is to them personally. Many people are asking their members of Congress tough questions. For example, a Tennessee high school teacher attended a town hall and had tough questions for Rep. Diane Black (R-Tenn.) Her powerful, Christian defense of Obamacare made a GOP town hall go viral on the Internet. The hard questions and strong show

of concern from voters are affecting what's going on in Congress. What once was a mad dash to repeal the ACA right away has slowed to a crawl for the moment, and there now is a split among Republicans in Congress. While many congressional Republicans still want to repeal the ACA immediately regardless of whether they have a replacement, at least a few are saying they want to figure out what the impact will be on real people and how they might address the harm that will do.

### 3) We're still waiting to hear the plan for repealing and replacing the ACA

In mid-January, Trump said he had a plan that was finished except for some finishing touches, and that he was just waiting for Price to be confirmed by the Senate as his HHS secretary. Price was confirmed on Feb. 10, but two weeks later, no plan had been released. Congressional Republicans are still trying to figure out what their plan should be. Some Republicans want to go ahead with repeal of the ACA now and figure out whether and how they might replace it later.

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