

Key Facts on the 5th Anniversary of the Affordable Care Act

Until President Obama fought for and signed the Affordable Care Act, for decades, millions of Americans lacked the security of health care coverage they deserve.

Five years after the ACA became law, millions of working and middle class families have the economic security of knowing that they won't go broke if they get sick.

Thanks to the ACA, millions of Americans who already had health insurance now have better coverage because women can no longer be charged higher premiums than men for the same plan, people with pre-existing conditions can no longer be denied coverage, and young adults won't age off their parent's policy when they turn age 19 or graduate from college.

Despite this progress, Republicans in Congress continue to fight for special interests, not middle class families. They have voted more than 50 times to repeal the ACA, which would eliminate tough rules, including those that guarantee health coverage even if you have a pre-existing condition.

It's time to move forward and our economy, and country, would be stronger if Republicans stopped fighting old political battles.

The Affordable Care Act is Working:

- 1) **Improving Coverage:** After five years of the Affordable Care Act, [more than 16 million](#) Americans have gained health coverage. Since 2013, we have seen the largest decline in the uninsured rate in decades, and the Nation's uninsured rate is now at the [lowest level](#) ever recorded. Just since October 2013, the uninsured rate for non-elderly adults has fallen by 35 percent.
- 2) **Improving Affordability:** Since the Affordable Care Act was enacted, health care prices have risen at the slowest rate in nearly [50 years](#). Thanks to exceptionally slow growth in per-person costs throughout our health care system, national health expenditures grew at the [slowest rate](#) on record from 2010 through 2013.
- 3) **Improving Quality:** The Affordable Care Act has helped improve the quality of health care, contributing to [50,000 fewer patient deaths](#) in hospitals due to avoidable harms, like an infection or medication error.

At the same time, in contrast to critics' dire predictions about how the law would affect the economy and the budget, we have seen steady job growth and a rapid decline in the deficit.

- Starting the month the ACA was enacted, the US has seen 60 months of consecutive private sector job growth – the longest stretch on record – and the economy has added [12](#)

[million](#) jobs. In just the past 12 months, the economy has added 3.2 million jobs, the largest 12-month increase since 1998.

Even as the ACA has reduced America's uninsured rate dramatically, the federal deficit has dropped by about two-thirds. In fact, the Congressional Budget Office has projected that the law will [reduce](#) the deficit by about \$100 billion over the years 2013-2023 and by more than \$1 trillion over the subsequent decade.

The ACA is Working For:

Young Adults

- ***Reduction in Number in Uninsured:*** Since 2010, [5.7 million young](#) adults have gained coverage due to the Affordable Care Act's provision allowing young adults to remain on a parent's plan to age 26 and its broader expansion of coverage through the Health Insurance Marketplaces and Medicaid. By the second quarter of 2014, the uninsured rate among young adults had dropped by more than [40 percent](#).
- ***Ending Discrimination:*** Up to [30 million](#) 18 to 34 year olds have a pre-existing condition, which means that before the Affordable Care Act they were at risk of being charged higher premiums or denied coverage altogether.
- ***Improved Access to Care, Health and Financial Security:*** By helping expand coverage, the ACA helps [improve](#) young adults' access to health care, helps reduce the likelihood that young adults delay or forgo care due to cost, reduce exposure to out-of-pocket costs, and may improve long term career trajectories. One study found that after the ACA provision allowing young adults to stay on their parents' plans was implemented, the annual rate of emergency department visits by young adults decreased, representing [191,000 fewer](#) emergency department visits.
- ***Addressing Gaps in Coverage:*** Before the Affordable Care Act, young adults were more [likely](#) to lose their private coverage in a given year, were more likely to be uninsured, and faced elevated risk of a number of health and safety issues. Now, young adults have new affordable coverage options, and millions have gained quality coverage.
- ***Slower Health Care Cost Growth:*** Since the Affordable Care Act was enacted, health care prices have risen at the slowest rate in nearly [50 years](#). In 2015, for a 27 year old with an income of \$25,000, the average premium for the benchmark plan in 35 states using the HealthCare.gov platform [declined](#) by \$2 per month.

Women

- ***Reduction in Number of Uninsured:*** After five years of the Affordable Care Act, [more than 16 million](#) Americans have gained health coverage, with women likely making up more than half of these gains. Gains have been particularly rapid for women: through the middle of 2014, the [reduction](#) in the uninsured rate was 27 percent larger than the reduction for men in proportional terms.
- ***Prohibiting Pre-Existing Condition Exclusions:*** As many as [65 million women](#) with pre-existing conditions - such as pregnancy, breast cancer, or diabetes - are no longer at

risk of being denied coverage. These women now have guaranteed access to health coverage, regardless of health status.

- **Ending Discrimination:** Women can no longer be charged higher premiums than men for the same health [coverage](#). Prior to reform, one [study](#) found that 92 percent of the best-selling health insurance plans in the individual market could charge women more than men for the same coverage, even if they did not cover maternity care.
- **Preventive Services Without Cost Sharing:** An estimated [48.5 million women](#) with private health insurance are benefiting from recommended preventive services with no cost sharing, including well-woman visits, cervical cancer screenings, prenatal care, flu and pneumonia shots, and other services. Almost 30 million of those women did not have access to preventive services without cost-sharing before the Affordable Care Act.
- **Improving Coverage:** Private plans in the Health Insurance Marketplace as well as most individual and small group plans outside the Marketplace are now required to cover 10 [essential health benefit](#) categories, including prescription drug coverage, maternity and newborn care. As a result, an estimated [8.7 million](#) Americans with individual insurance coverage gained maternity coverage.

Latinos

- **Reducing in Number of Uninsured:** Since the start of the first open enrollment period, the uninsured rate declined across all race and ethnicity categories, but Latinos saw particularly large gains. [Among Latino adults](#), the uninsured rate dropped by 29 percent (12.3 percentage points), resulting in 4.2 million people gaining coverage.
- **Preventive Services Without Cost Sharing:** [8.8 million](#) Latinos with private insurance now have access to expanded preventive services with no cost-sharing. This includes services such as screening for colon cancer, Pap smears and mammograms for women, well-child visits, and flu shots for all children and adults.
- **Ban on Annual & Lifetime Limits:** About [11.8 million](#) Latinos, including 4.4 million Latina women, no longer have lifetime or annual limits on their health insurance coverage thanks to the Affordable Care Act.

African Americans

- **Reduction in Number of Uninsured:** Since the start of the first open enrollment period, the uninsured rate declined across all race and ethnicity categories, but African Americans saw particularly large gains. [Among African American adults](#), the uninsured rate declined by 41 percent (9.2 percentage points), resulting in 2.3 million people gaining coverage.
- **Preventive services without cost sharing:** [7.8 million](#) African Americans with private insurance now have access to expanded preventive services with no cost-sharing. This includes services such as screening for colon cancer, Pap smears and mammograms for women, well-child visits, and flu shots for all children and adults.
- **Ban on Annual & Lifetime Limits:** About [10.4 million](#) African Americans, including 3.9 million adult African American women, no longer have lifetime or annual limits on their health insurance coverage thanks to the Affordable Care Act.

Seniors

- ***Preventive Services Without Cost Sharing:*** The Affordable Care Act made many preventive services available to Medicare beneficiaries without cost sharing. An estimated [39 million](#) people with Medicare (including those enrolled in Medicare Advantage) took advantage of at least one preventive service with no cost sharing in 2014 compared to 32.5 million in 2011. Furthermore, nearly [4.8 million people](#) with traditional Medicare took advantage of the Annual Wellness Exam in 2014.
- ***Medicare Drug Discounts:*** The Affordable Care Act has made Medicare drug coverage more affordable with the gradual closing of the coverage gap (known as the “donut hole”). If you reach the “donut hole” in 2015, you will get a [55 percent discount](#) on covered brand name drugs and a 35 percent discount on generic drugs. Nationally, [9.4 million](#) people with Medicare have saved over \$15 billion on prescription drugs since the law’s enactment, for an average savings of \$1,598 per person.
- ***Lower Premiums:*** In 2015, Medicare Part B premiums [did not increase](#) for the second year in a row. Had Medicare Parts B and D premiums followed the path projected under 2009 policies, a senior enrolled in both parts of the program would pay an additional \$431 in premiums in 2015.
- ***Fewer Readmissions to the Hospital:*** After holding steady for many years, the Medicare all-cause 30-day hospital readmission rate has been reduced by 8 percent in recent years, resulting in estimated [150,000 fewer hospital readmissions](#) among Medicare beneficiaries between January 2012 and December 2013.
- ***Strengthening Medicare:*** At the time the Affordable Care Act was passed, the Medicare Trustees projected that the [Hospital Insurance fund](#) would be exhausted and unable to finance the program in 2017; most recently, largely as a result of the ACA, the Trustees projected that the Trust Fund will remain solvent until 2030, an improvement of 13 years.