

Repealing the ACA Hurts Seniors

Because of the Affordable Care Act (ACA), more older adults can remain in their homes, save money on prescription drugs, and get health insurance coverage. As Congress debates repealing it, the entire health care system upon which older adults rely is at risk. [If the ACA is fully repealed](#), here are just some of the dangers for older adults.

[Over 4.5 million adults age 55-64 would lose coverage.](#)

The Affordable Care Act expanded coverage for individuals age 55-64 through the Marketplaces and Medicaid expansion. If the ACA is repealed, it would mean more uninsured older adults, who lack employer coverage, cannot afford other private coverage, and would enter Medicare at age 65 in poorer health.

- The number of adults age 55-64 who wouldn't have enough insurance to cover their health needs would more than double, from 8% to 19%.
- Those with pre-existing conditions ([8 out of 10 adults age 55-64](#)) would face increased costs or be excluded from coverage entirely.

More older adults would enter Medicare in poor health.



Programs that help seniors and people with disabilities stay in their homes would lose funding.



- The ACA improves access to Medicaid at-home services. The [Community First Choice Options program](#) is a key component of states' efforts to help individuals stay out of institutions and age in their communities.
- Without the protections of the ACA, more married persons would be forced to move into a nursing home to prevent a spouse from becoming impoverished.

Seniors and people with disabilities would pay more in Medicare costs.

The ACA helped people with Medicare by closing the Medicare “donut hole” and providing free preventive services.



- [One in four](#) Medicare Part D enrollees has high enough prescription drug spending to fall into the Medicare “donut hole.”

This means [9 million seniors and people with disabilities](#) would face higher prescription drugs costs.



- Since 2010, Medicare enrollees have saved \$2,272 per person on prescription drugs.
- Seniors and beneficiaries would also see costs rise for Medicare preventive services.

More than 39 million Medicare enrollees benefited from free preventive care in 2015.

Dual eligibles would be at greater risk.



The Affordable Care Act helps seniors who are dually eligible for Medicare and Medicaid.

Currently twelve states are operating demonstration programs that coordinate Medicare and Medicaid benefits [for almost half a million](#) dual eligibles. Duals are also benefitting from delivery system reforms through the Center for Medicare and Medicaid Innovation. A full repeal of the ACA would slow these efforts to coordinate care.

ACA repeal would destabilize all health care programs.



Medicare and Medicaid are bedrock programs that older adults rely on for care.

Fully repealing the ACA places both of these programs [in greater financial peril](#) and in danger of dramatic budget cuts, block grants, per capita caps, vouchers, and privatization. Seniors can't afford these risks.

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