

Affordable Care Act Replacement Checklist

The Affordable Care Act (ACA) has made significant improvements in the way Americans receive their health-care insurance coverage. Whether you receive healthcare coverage from your employer, a government program or the individual insurance market you could be affected by changes to the ACA. As legislative proposals emerge to repeal and replace the ACA, the following checklist can serve as a guide in evaluating the impact of proposals on consumers.

Replacement of the ACA should :

- **Allow children to remain on a family policy until the age of 26.** *(66,000 young adult Virginians have been able to stay on family health insurance policies.)*
- **Prohibit insurance companies from denying coverage to individuals with preexisting conditions.** *(3.5 million Virginians with pre-existing conditions have access to affordable coverage.)*
- **Use community rating in setting premiums for all policy holders regardless of health status.**
- **End lifetime and annual limits on the amount of money an insurance policy will pay for high cost individuals.** *(About 3.5 million Virginians no longer have to worry about lifetime or annual limits.)*
- **Provide premium assistance to individuals and families up to 400 percent of the federal poverty level.** *(Currently, 319,000 in Virginia get help with their premiums, averaging \$275 per month.)*
- **Prohibit insurance companies from canceling policies due to high healthcare costs and inadvertent errors.**
- **Prohibit discrimination in setting premiums based on gender.** *(Prior to the ACA, women in Virginia were charged as much as 35% more than men for the same coverage.)*
- **Set limits on the amount of premium an insurance company can charge based on age.**
- **Place caps on the amount of profit an insurance company can make in determining premiums.** *(236,000 Virginians have \$52.1 in refunds from plans that overcharged for premiums.)*
- **Continue moving the healthcare system in the direction of quality improvements and outcome based payments.**
- **Continue the emphasis on health prevention by assuring all health plans provide a set of preventive tests with no co-payments or deductibles.** *(Almost 2 million Virginians on private health plans have gained access to new preventive healthcare services.)*
- **Continue to close the “donut hole” in Medicare Part D plans to assure that seniors have access to prescription drugs year round.** *(In 2015, about 114,000 of Virginia’s seniors and people with disabilities saved an average of \$1,015 on drug costs.)*