Delta Days at the State’s Capital

State of West Virginia

Healthcare

The impact of the Affordable Care Act of 2010 (ACA), also known as Obamacare, has been debated among politicians, policymakers, and other stakeholders. The ACA was signed into law in 2010 by President Barack Obama. The law facilitates the purchase of health insurance through a system of health insurance exchanges, tax credits, and subsidies. Initially, states were required to expand eligibility for Medicaid expansion voluntary for states. The law also requires insurers to cover healthcare services within a standard set of benefits and prohibits coverage denials based on preexisting conditions. Under the law, all individuals are required to obtain health insurance.

**Highlights:**

Between 2013 and 2016, the number of uninsured individuals in West Virginia declined by 62.4 percent.

About 562,000 individuals in West Virginia were enrolled in health plans offered through the health insurance exchange in 2017. Enrollment in Medicaid amounted to about 30,000 in May 2017.

Uninsured individuals in West Virginia fell from 14 percent to 5.3 percent.

ACA expanded the eligibility for state Medicaid in West Virginia being one of the 31 states to adopt this policy.

With a new president and congress, the health care gains made throughout the last eight years face their greatest threat yet. Congress has voted more than 60 times to roll back the historic progress that has been made to expand health coverage to millions of people in this country and to improve coverage for those who already had it. These proposed changes will put the health, and lives of countless West Virginians at risk. Here’s what West Virginians stands to lose if the new president and current congress move forward to upend our health care system:

184,000 West Virginias stand to lose their health coverage.

West Virginia stands to lose $14 billion in federal assistance in federal funding for Medicaid, CHIP, and financial assistance for marketplace coverage.

**If Preexisting Condition Protections are eliminated**, 737,900 West Virginias who have such conditions will be placed in danger

**Repeal will end West Virginia’s Medicaid expansion and cause ripple effects across the state economy** and 175,000 stands to lose health coverage, most of whom are working. The Medicaid expansion has extended health coverage to lower-income West Virginians who hold down jobs that are the backbone of the state’s economy—from fast food workers to home care attendants to construction workers to cashiers. Repeal will leave these hard-working West Virginians out in the cold.

**West Virginia will lose millions in Medicaid funding.** Over the course of a year and a half alone, Medicaid expansion brought 755 million in federal dollars into the state economy. The impact of that lost federal Medicaid funding will have a ripple effect throughout the state economy, affecting hospitals, other health care providers, and businesses.

Millions of dollars in state budget relief lost. By providing health coverage to more state residents, the Medicaid expansion has meant that the state has been able to reduce its health care spending on programs like state-funded programs for the uninsured. That’s 4 million dollars in state budget relief in 2014. These funds can be reinvested in other state priorities like infrastructure and education. Repeal will put these costs squarely back on the state.

**West Virginians with private health insurance will be stripped of vital protections against discrimination.** Approximately **800,000** West Virginians with pre-existing conditions like asthma, diabetes, and cancer could once again be denied affordable, comprehensive coverage that covers their health care needs. Women in West Virginia will once again be charged more for health coverage just for being a woman.

* Prior to the Affordable Care Act (ACA), women in West Virginia were charged as much as **34 percent** more than men for the same coverage.

West Virginians will once again face a world where insurance plans routinely cap the most they will pay for someone’s health care in a year and in their lifetime, effectively cutting off coverage for the sickest individuals when they most need it.

* Roughly **581,000**West Virginians (including **147,000 children**) saw lifetime limits on coverage disappear thanks to the ACA’s ban on these practices.

**Hundreds of thousands of West Virginians will lose guaranteed coverage of free preventive services, like recommended cancer screenings and vaccines.** Approximately **773,000** West Virginians with private health coverage (including **152,000 children**) and **417,000 West Virginia seniors** on Medicare will lose guaranteed access to free preventive care, like blood pressure screenings, immunizations, and cancer screenings.

**Insurance companies will no longer be required to put West Virginians’ premiums toward care, not profits.** Insurers will no longer be held accountable for using people’s premium dollars on care and quality improvement or paying back the difference.

* West Virginians have received around **$3.3 million** in refunds from plans that overcharged for premiums since the ACA took effect.

**Thousands of seniors and people with disabilities will lose comprehensive drug coverage.** The Medicare donut hole will re-open. This will leave West Virginia’s seniors and people with disabilities with a gap in prescription drug coverage and forced to pay thousands of dollars more in drug costs.

* Seniors and people with disabilities in West Virginia have saved approximately **$221 million** on drug costs thanks to the ACA’s closing the Medicare donut hole.
* In 2015 alone, approximately **45,000** seniors and people with disabilities in West Virginia saved on average **$1,197** on drug costs.

**Questions:**

1. What strategy do you plan to put into place to ensure health care is a priority for West Virginians?
2. What data have you used to justify your position on healthcare for West Virginians?
3. Please describe the economic impact for the State of West Virginia if the   
   ACA is repealed or kept in place?

**Delta Sigma Theta Sorority, Incorporated – Call to Action**

Delta Sigma Theta Sorority, Incorporated is committed to the physical and mental health of all

Americans with a focus on women and the black community. To meet this commitment

it is imperative that the following measures be put into place: (1) Continued implementation of

the Affordable Care Act, (2) Expansion of Medicaid Funding, (3) Emphasis on preventative care

benefits and health education, (4) Regular (at least annually) assessment of healthcare disparities

for all racial and ethnic minorities, especially in the area of affordable accesses to healthcare.

Members of Delta Sigma Theta Sorority, Inc. insist, as your constituents, that you as members of

Congress support and ensure that the following legislation be upheld:

* Patient Protection and Affordable Care Act