

### **The American Health Care Act (AHCA) Will Devastate Health Care for People with HIV in Illinois**

The AHCA with amendments, the House Republican legislation to replace the Affordable Care Act (ACA), will cause millions of people to become uninsured, and millions more will face drastically higher premiums and out-of-pocket costs.

**If enacted, over 12,000 people with HIV in Illinois will lose health coverage.** They will be forced to turn to the AIDS Drug Assistance Program (ADAP), dramatically increasing the need for funding and likely resulting in waiting lists for life-saving medications. The AHCA directly undermines the goals of providing treatment and care for people living with HIV as well as the goal of ending the epidemic.

In spite of millions of Americans and most key health care stakeholders' opposition to this dangerous health care legislation the House of Representatives narrowly passed the AHCA on May 4, 2017 by a vote of 217-214 with only Republican votes. The AIDS Foundation of Chicago fiercely condemns this bill, along with its amendments as it moves to the Senate.

#### **The ACA dramatically increased health insurance coverage for people with HIV in Illinois:**

- As of 2016, *at least* 12,000 people living with HIV in Illinois newly gained health care coverage through the ACA. That's 32% of people with HIV in Illinois, or 1 in 3 of the 37,788 people who are reported as living with HIV in Illinois (IDPH).

**Medicaid is an essential source of care for 55% of Illinoisans living with HIV (20,782 people with HIV in 2016). The Republican's bill will result in vulnerable individuals losing or facing challenges to access care because the bill will:**

- Eliminate Medicaid Expansion, which covers 9,000 Illinoisans with HIV
  - The Republican bill eliminates financial support for Medicaid expansion by 2020.
  - Illinois law automatically ends Medicaid expansion if federal funding is reduced Medicaid coverage will almost certainly end for childless adults, including 9,000 people with HIV.
- Dramatically reduce federal funding for Medicaid, leading to cuts in eligibility and benefits over time
  - Nearly 70% of *all* federal dollars Illinois receives are for the Medicaid program
  - Replacing the current funding system with per capita caps will:
    - Limit federal contributions towards each individual's health care costs;
    - Sharply reduce federal funding without reducing actual demand for medical care, and;
    - Permanently lock in Illinois's rock-bottom per-enrollee Medicaid spending (46<sup>th</sup> out of 51 states/D.C. in 2011 (Kaiser)).
  - Illinois will need to **raise taxes, divert funds from other state programs, cut Illinois' Medicaid services or eligibility** to accommodate the loss in federal dollars

**The AHCA give states the option to waive essential health benefit protections that prevent insurance companies from charging individuals with pre-existing conditions significantly more for coverage:**

The ACA guaranteed access to health insurance regardless of health. The AHCA, passed by the House, erodes this protection by requiring a surcharge for those without continuous coverage and allows states to charge people with pre-existing conditions higher premiums and sell policies without the Essential Health Benefits – meaning access to coverage for people with HIV and other pre-existing conditions may become more limited again...

**The Republican's bill will gut financial assistance for marketplace insurance coverage, increasing premiums and deductibles:**

Slash the subsidies for purchasing private marketplace coverage: The ACA scaled tax credits based on income, providing greatest relief for lower income individuals, but the Republican's bill will have tax credits based on age alone.

- Proposed federal marketplace subsidy cuts will dramatically increase premiums, making it cost-prohibitive for ADAP to purchase insurance for the 3,000 Illinoisans with HIV in who gained marketplace coverage.

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