

PROTECTING HEALTH CARE

In her State of the State address, the governor will address the ongoing attacks on access to health care and propose a solution to ensure Michiganders do not lose the protections afforded to them if the federal government were to dismantle the ACA.

THE PROBLEM

The Affordable Care Act (ACA) expanded access and instituted a variety of protections for Michiganders' health insurance coverage. The ACA initiated protections for groups who had often been targeted and charged more by health insurance companies, such as those with a pre-existing condition, and requires all insurance plans to cover essential health benefits and preventative care. The ACA also expanded access to insurance coverage through Medicaid expansion as Healthy Michigan and initiated the health insurance Marketplace, which offers affordable coverage to those without insurance. Through these changes, the rate of the uninsured in Michigan dropped from 14.3 percent in 2010 to 6.1% in 2017.

Through these major expansions, the ACA and Medicaid expansion has saved lives. Getting more people covered has reduced the number of opioid related deaths by ensuring people have access to adequate care. It has also kept many of our rural hospitals open, which means improved access and job opportunities. Healthy Michigan has also improved access to primary care services, keeping people healthy and out of the emergency room. Despite its many achievements, the ACA is under attack at the federal level and by courts. Without the ACA, over one-million Michiganders who get insurance through Healthy Michigan and the ACA Marketplace will lose their insurance, the loss of pre-existing insurance coverage leaves over millions of Michiganders at risk for health insurance discrimination.

THE GOVERNOR'S PLAN:

The Governor proposes putting the following ACA protections into state law to protect Michiganders, should the federal government choose to repeal the ACA:

- Prohibit insurance companies from denying people due to a pre-existing condition.
- Prohibit insurance companies from charging women more than men for the same plan.
- Prohibit insurance companies from charging sick patients more than healthy patients and cancelling coverage when an individual gets sick.
- Prohibit insurance companies from denying coverage or charging higher rates based on the sexual orientation or gender identity of the individual seeking insurance.
- Prohibit annual caps or lifetime dollar limits.
- Require equitable coverage for mental health and substance use disorder treatment.
- Includes the following essential health benefits:
 - Ambulatory patient services
 - Birth control
 - Emergency Services
 - Hospitalization
 - Immunizations
 - Lab services
 - Mental health and substance use disorder services
 - Pregnancy, maternity, and newborn care
 - Prescription drugs
 - Preventative and wellness services and chronic disease management
 - Rehabilitation services and devices

QUICK FACTS

392,050

Total ACA plan participants in Michigan

669,111

Total Healthy Michigan participants

1,061,161

Michiganders would be out of insurance if the ACA were to fall

ACA plan participants:

NEARLY
75%
ARE
EMPLOYED

52%
ARE MEN
48%
ARE WOMEN

ONLY
16%
HAVE A
BACHELOR'S
DEGREE OR
HIGHER

THOSE ENROLLED ARE PRIMARILY **ADULTS WITHOUT CHILDREN**

51%

of Michiganders have a pre-existing condition