

The Affordable Care Act Keeps Illinois Healthy

Everyone needs affordable, quality health care coverage. The Affordable Care Act (ACA) has made health care coverage better for everyone, no matter if they have individual insurance, insurance through their employer, Medicare, or Medicaid. Staying healthy means we can work, contribute to our communities and raise our families. Having health insurance means that we will not face financial ruin if we have a health crisis.

KEY MESSAGES

- **The Affordable Care Act (ACA) has Ushered in Social, Economic, and Health Achievements of Historic Proportions**
 - The ACA has helped over 22 million people in the United States, including over 1 million Illinoisans, gain high quality, affordable health care insurance.
 - [650,000 low-income Illinoisans have gained coverage through Medicaid expansion.](#) [388,179](#) have gained coverage through the Marketplace. [Over 125,000 young adults in Illinois have been able to stay on their parents' plans.](#) Marketplace enrollees in Illinois have received over [\\$700 million in premium tax credits](#) to offset the cost of the plans.
 - The ACA has helped ensure that millions receive the services and care they need to be healthy.
 - Thanks to the ACA, insurance companies are now required to offer comprehensive coverage and cover core benefits, like maternity coverage, prescription drugs, and mental health care.
 - Millions have also gained access to free preventative services, like recommended cancer screenings, vaccines, and contraception.
 - Prior to the ACA, insurance companies capped the most they would pay for someone's health care in a year and someone's lifetime, effectively cutting off coverage for the sickest individuals when they most need it. More than 105 million people have benefited from the ACA's ban on lifetime limits.
 - The ACA has helped protect millions against discrimination for their health needs.
 - As many as 129 million people, including 6 million Illinoisans, are no longer at risk of being denied coverage due to their pre-existing condition.
 - Because of the ACA, women are no longer charged more for coverage based on their gender. Prior to the ACA, women in the United States were paying \$1 billion more each year in higher premiums.
 - The ACA also helped ensure that people with mental health needs and substance use disorders have equal access to coverage and care, helping more than 55 million individuals.
 - The ACA has made coverage more affordable for millions.
 - Due to the ACA, the number of people whose families are struggling to pay medical bills fell by 22 percent, or 13 million people, in the last five years.

- **Despite Repeated Political Assaults, the ACA is Still the Law and Open Enrollment will Continue**
 - Open enrollment is ongoing and will be a priority now through the January 31st deadline; and Medicaid is always open.
 - Since open enrollment began, over 1 million people in the United States, including thousands in Illinois, have already signed up for coverage through HealthCare.gov.
 - Enrolling now is more important than ever. The more people who are enrolled in quality, affordable health care in January, the more difficult it will be for Congress to take that coverage away with no plan to replace it.
 - Consumers can still enroll in affordable health coverage that meets the needs of their families. Most can get covered for \$75 or less per month. Consumers must enroll by December 15 for coverage that starts January 1. If anyone needs help with enrollment, go to <https://www.getcoveredamerica.org/IL/> to find an enrollment assister.
- **Medicare and Medicaid Help Keep our Children, Seniors and People with Disabilities Healthy**
 - Medicaid provides critical protections to hardworking Illinoisans, care for expectant mothers, ensures that our children with special health care needs can access health care, helps persons with disabilities to live independent lives and supports our seniors.
 - Medicaid cuts would be bad for the Illinois economy, and drastically reduce our ability to provide needed services for our state's most vulnerable citizens.
 - Medicaid is working for over 3 million people in Illinois. Any changes to the current program would likely lead to increased costs to our state budget, reduced benefits for Illinois residents and worse health outcomes.
 - Medicare, which receives widespread public support, provides security for America's seniors and allows them to retire with dignity. Here in Illinois, there are over 2 million seniors and people with disabilities currently enrolled.
- **Repeal Without Replace is Not an Option**
 - The protections of the ACA are now woven into the fabric of American life. We must not move backward in ensuring that every person has access to high quality, affordable health insurance.
 - If the ACA is repealed without replacement, people will once again face a world where insurance plans routinely fail to provide comprehensive coverage and cut off coverage when people need it most.
 - Americans need the stability and security that quality, affordable health coverage provides to them and their families. No plan to repeal the ACA should strip away health coverage from more than 22 million Americans – without an adequate plan to replace it.

YOUR VOICE MATTERS

Now is the time to share consumer stories about how individuals and families have benefited under the ACA. Please submit your story at the Illinois Coalition for Health Access storybank here!<http://bit.ly/ICHASTories>