

Affordable Care Act

FACT SHEET



2014 DISABILITY POLICY SEMINAR
— APRIL 7-9, 2014 —

AAIDD | The Arc | AUCD | NACDD | SABA | UCP

Background

Affordable Care Act (ACA) programs have already begun to provide access to affordable health insurance for some of the 50 million Americans who had been uninsured. The law is an historic change to expand access to affordable, quality health care for persons with disabilities and it must be preserved.

Our organizations are long-standing advocates for universal access to health care and fully support funding and implementing the ACA. Our support is based on the many provisions that eliminate discrimination against people with health conditions, expand health insurance coverage, and improve prevention and public health. The ACA's most critical provisions for people with disabilities:

Insurance Market Reforms

- *Prohibit discrimination in health insurance against people with disabilities.*
- *Eliminate exclusions for people with pre-existing conditions, lifetime and annual caps, and the retroactive removal of coverage without cause.*
- *Prohibit consideration of health status when setting premiums.*
- *Require insurance companies to provide and renew policies even if a person becomes ill or has a medical condition.*

Expanding Access to Coverage

- *Provide subsidies to assist low income individuals to purchase coverage in the Marketplaces.*
- *Require coverage of essential benefits, including dental and vision care for children and critical disability-related services, such as mental health care and rehabilitative and habilitative services and devices.*

Medicaid and Medicare

- *Expand Medicaid eligibility with significant federal funding.*
- *Create opportunities for states to rebalance Medicaid long-term services and supports through the Community First Choice Option, Balancing Incentive Program, and Money Follows the Person Program.*
- *Eliminate Medicare Part D (drug coverage) co-pays for dual eligibles receiving waiver services, and improves access to key medications.*

Prevention, Provider Training, Data Collection

- *Eliminate co-pays for highly-rated prevention services.*
- *Create the Prevention and Public Health Fund (PPHF) to provide new funding for transformational investments in promoting wellness, preventing disease, and other public health priorities.*
- *Increase opportunities for training of health care providers (including dentists) on the needs of persons with developmental and other disabilities (this provision has still not received funding from Congress).*
- *Improve data collection on where people with disabilities access health services and where accessible facilities can be found.*

Key Issues

The partisan disagreements over the law continue in the 113th Congress with multiple strategies to repeal all or portions of the law and other efforts to block implementation and funding for critical provisions. Most recently, the ACA was a key point of disagreement in the partial government shutdown and debt ceiling debate in September and October of 2013. This debate about the health care law continues to derail the proper functioning of our government and Congress and jeopardize the goal of achieving access to health care for nearly all Americans.

Recommendations

- Congress should oppose full or partial repeal of the ACA.
- Congress should provide adequate funding to implement the ACA.
- Congress should protect the funding for the Prevention and Public Health Fund.
- Congress should oppose cuts to Medicaid or turning the program into a block grant.

Relevant Committees

House and Senate Appropriations Committees
House and Senate Budget Committees
House Education and the Workforce Committee
House Ways and Means Committee
House Energy and Commerce Committee
Senate Health, Education, Labor and Pensions Committee
Senate Finance Committee

For more information, please contact The Arc at (202) 783-2229, United Cerebral Palsy at (202)776-0406, Association of University Centers on Disabilities at (301) 588-8252, American Association on Intellectual and Developmental Disabilities at (202) 387-1968, National Association of Councils on Developmental Disabilities at (202) 506-5813, or Self-Advocates Becoming Empowered at SABEnation@gmail.com.