

AFFORDABLE CARE ACT -- FAQ

If the ACA is repealed, can Mass. fall back on Romneycare?

In a word, no. Important parts of Romneycare that conflicted with the ACA were changed or deleted, including a repeal of the employer mandate. Besides, returning to Romneycare would be disappointing (to say the least), because its coverage was much less comprehensive than the ACA's now is.

If we acknowledge that Romneycare is better than nothing, what are the chances it somehow could be resurrected if we lost the ACA?

Not good, because a present-day version of Romneycare would not be fiscally sound. The federal government covered roughly half the cost of the original Romneycare, and that money likely would not be available now. President Bush was willing to subsidize Romneycare at a time when no other state was working on a health care plan; now all fifty states would be knocking at the door for funding.

Who in Mass. would be hurt the most by a repeal of the ACA?

Without the funding provided by the ACA, nearly half a million MA residents could lose their health insurance. Of these, 300,000 would be low-income adults whose coverage is financed by Medicaid, and nearly 200,000 would be middle-income adults who are now receiving federal tax credits for coverage through the Mass. HealthConnector.

Another 2.5 million MA residents with private health insurance likely would no longer receive preventive health care, such as cancer screenings, without having to co-pay or pay a deductible. Other features required by the ACA to be included in private plans, such as coverage of preexisting conditions, could be adversely affected.

And nearly 100,000 seniors and disabled persons would pay more for prescription drugs if the "doughnut hole," currently eliminated by the ACA, were to be reinstated.

Who else would be affected by repeal of the ACA?

The loss of federal funding for health care would throw the health care system into chaos and would threaten hospitals and health care jobs across the state. And without the cost-saving measures incorporated in the ACA, the cost of health care certainly would rise, affecting all citizens.