

# TrumpCare: Less for More

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An Analysis of the Impact of Repealing the  
Affordable Care Act on Illinois



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## Executive Summary

Congressional Republicans have recently introduced legislation—the “American Health Care Act”—that would repeal large portions of the Affordable Care Act (ACA) and dramatically restructure the federal-state Medicaid program, which provides health coverage to nearly 70 million Americans nationwide, including more than three million in Illinois. This report provides a district-by-district breakdown of what is at stake in Illinois should the Republican ACA repeal bill become law.

Since the ACA was signed into law in 2010, the uninsured rate in Illinois has fallen by 49 percent. More than one million previously uninsured Illinoisans now have health insurance. The ACA also included many insurance reforms to protect Illinoisans—including prohibiting insurance companies from charging women more than men for the same coverage; imposing annual or lifetime caps on benefits; denying maternity, mental health, or substance abuse treatment coverage; charging seniors exorbitantly higher premiums than younger people; and denying insurance to people with pre-existing conditions. Finally, thanks to the ACA, young Illinoisans are now allowed to stay on their parents’ health plans until age 26 and the solvency of Medicare has been extended by over a decade.

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**Under the Republican ACA repeal bill, the Illinois Health and Hospital Association estimates that the state would sustain \$7.6 billion to \$8.4 billion in reduced annual economic activity, resulting in 55,250 to 60,750 jobs lost.**

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However, many of these protections and coverage gains are imperiled by the Republican health care repeal bill. This report summarizes how the Republican ACA repeal bill would impact Illinois patients, families, providers, businesses, and the state budget. Under the Republican plan:

- Over the next decade, more than one million Illinoisans could lose their health insurance—including approximately 62,300 people with an individual market plan; 301,600 people with employer-sponsored insurance; 55,000 elderly Medicaid beneficiaries; 239,900 children on Medicaid; 113,000 nonelderly adults on Medicaid; 30,500 adults with disabilities on Medicaid; and 228,000 adults who have Medicaid expansion coverage.
- Next year, approximately 311,000 Illinoisans would lose their private health insurance plans and at least 170,000 Illinoisans would lose their Medicaid coverage;
- Insurers would be allowed to charge older Illinoisans five times as much as younger enrollees, leading to significant out-of-pocket cost increases for people age 55 to 64 (\$8,439 increase in 2020 and \$12,066 increase by 2026);
- Tax credits to help people purchase insurance would be slashed for many low- and middle-income Illinoisans—especially those in rural communities—leading to average enrollee out-of-pocket cost increases of \$3,233 in 2020 and \$4,895 in 2026;
- Illinois’ Medicaid program would be decimated, losing at least \$40 billion over the next decade in federal funding that provides care for half of all Illinois children, two-thirds of senior nursing care, and one in four Illinoisans with disabilities. Without this funding, the Illinois Health and Hospital Association estimates that the state would sustain \$7.6 billion to \$8.4 billion in reduced annual economic activity, resulting in 55,250 to 60,750 jobs lost; and
- Nearly \$1 trillion would be cut from programs that help children, seniors, people with disabilities, and low-income and middle-income families access health coverage, in order to provide an \$883 billion tax break to the wealthiest Americans and big corporations.

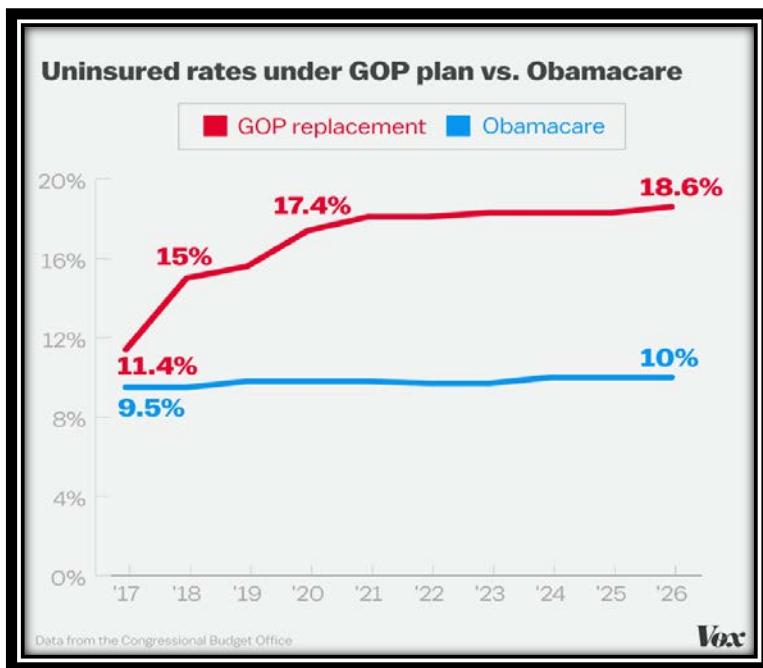
## Report Overview

On March 23, 2010, then-President Barack Obama signed the Patient Protection and Affordable Care Act (ACA) into law (PL 111-148). As a result, roughly 20 million previously uninsured Americans have gained health care coverage (including more than one million Illinoisans), bringing the nation's uninsured rate to the lowest level in history. The ACA also included many insurance reforms to protect consumers—including prohibiting insurance companies from the following:

- Charging women more than men for the same coverage;
- Imposing annual or lifetime caps on benefits;
- Denying maternity, mental health, or substance abuse treatment coverage;
- Charging seniors exorbitantly higher premiums than younger people; and
- Denying insurance to people with pre-existing conditions.

In addition, the law allows young people to stay on their parents' health plans until age 26 and extended the solvency of Medicare by over a decade.

Despite these important protections and coverage gains, congressional Republican leaders have spent the past seven years calling for this law to be repealed and replaced. Further, Republican leaders at the local, state, and federal level have attempted to hinder implementation of the ACA by blocking funding, refusing to expand Medicaid in 19 states, and even suing the federal government. Now that Republicans have majorities in the United States House of Representatives and Senate, as well as a Republican President in the White House, they are moving full-steam ahead to repeal this important



law—seemingly without regard for the impact on patients, families, providers, states, and the economy—despite not having an adequate replacement plan that they agree upon.

According to the nonpartisan Congressional Budget Office (CBO), the Republican repeal bill that is currently moving through the Congress (the “American Health Care Act”)—and which is opposed by virtually every sector of the health community including the American Medical Association, the American Hospital Association, and the American Association of Retired Persons (AARP)—would take away health insurance from 24 million people, including seven million people with

employer-sponsored insurance, over the next decade. It would increase out-of-pocket costs on rural communities, seniors, and low- and middle-income families, end Medicaid as we know it (shifting massive costs onto state budgets), threaten the financial solvency of the Medicare program, cut off federal funding to Planned Parenthood health clinics, and allow insurance companies to charge older customers significantly more than they charge younger people—all while providing a multi-billion dollar tax cut to big corporations and the wealthy.

As Congress continues to debate Republican plans to repeal the ACA, Senator Durbin has been examining how the changes would impact Illinois patients, families, providers, businesses, and the state budget. Next year in Illinois, under the Republican bill, at least 170,000 people would lose their Medicaid coverage, nearly 311,000 would lose their private health insurance—in part due to premiums increasing by \$524 to \$698—and hospitals would see their uncompensated care costs rise by \$280 million, forcing many to shut their doors, lay off staff, forgo renovation projects, or limit services.

This report further outlines what Illinois stands to lose if congressional Republicans are successful at repealing the ACA without an adequate replacement plan that protects health insurance coverage, ensures out-of-pocket costs do not increase, does not cut existing benefits, and that continues to protect seniors, women, people with disabilities, and people with pre-existing conditions from insurance discrimination. This report also summarizes the findings of the staff of U.S. Senator Durbin on how the ACA has helped people and providers in each Illinois congressional district.

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**Under the Republican bill, approximately 480,000 Illinoisans would lose their health insurance next year...and hospitals would see their uncompensated care costs rise by \$280 million, forcing many to shut their doors, lay off staff, forgo renovation projects, or limit services.**

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Senator Durbin has spoken to and read letters and emails from constituents across Illinois about the impact of repealing the ACA on families statewide. Senator Durbin sent letters to every Illinois hospital and public health department, soliciting their feedback regarding the impact of repealing the ACA. Senator Durbin also sent letters to the following organizations requesting their input regarding repeal of the ACA:

- Illinois Health and Hospital Association;
- Health Care Service Corporation (BlueCross BlueShield in Illinois);
- Illinois Association of Behavioral Health;
- Illinois chapter of the American Academy of Pediatrics;
- Illinois Nurses Association;
- Illinois Primary Health Care Association (representing community health centers); and
- Illinois State Medical Society

The Senator sent two letters to Illinois Governor Bruce Rauner—to date, unanswered—asking a series of questions about what ACA repeal would mean for Illinois and requesting recommendations on how to move forward while ensuring Illinoisans are not harmed by these proposals.

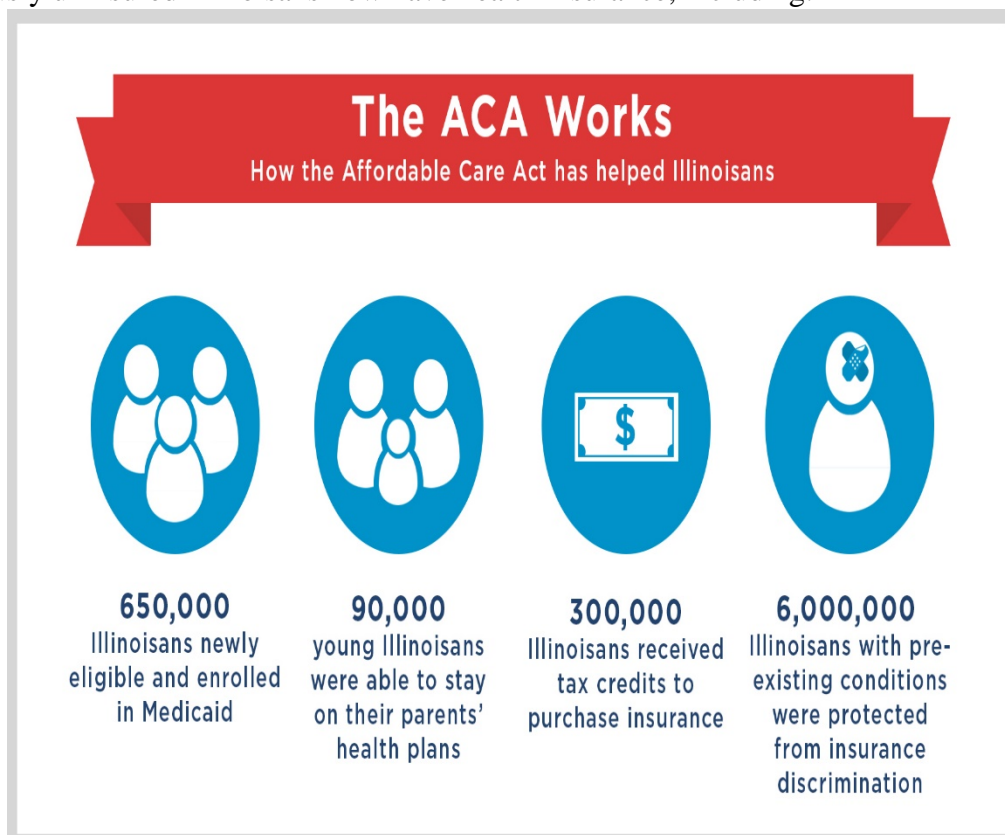
The information contained within this report has been compiled from a variety of sources, including the Congressional Budget Office (CBO), Joint Committee on Taxation (JCT), Joint Economic Committee (JEC), Center on Budget and Policy Priorities (CBPP), Center for American Progress (CAP), a joint report by the House Committees on Energy and Commerce and Oversight and Government Reform, American Hospital Association, Illinois hospital responses to letters sent by Senator Durbin, Illinois county public health department responses to letters sent by Senator Durbin, and the Illinois Health and Hospital Association (IHA). The county-by-county data regarding the difference in tax credits between the ACA and the Republican repeal bill were calculated by the Kaiser Family Foundation.

## How the Affordable Care Act Has Helped Illinois

### More People Have Health Insurance

Since the ACA was enacted into law in 2010, the uninsured rate in Illinois has fallen by 49 percent. More than one million previously uninsured Illinoisans now have health insurance, including:

- 360,000 people have health insurance through the individual market;
- 650,000 people have health insurance through the state's expanded Medicaid program; and
- 90,000 young adults have health insurance by staying on their parents' plans.



### Improved Employer-Sponsored Insurance

Nearly eight million Illinoisans—60 percent of people in the state—rely on employer-sponsored health insurance.

- Thanks to the ACA, these plans can no longer impose annual or lifetime caps on benefits. Prior to the ACA, more than half of Illinoisans with employer insurance were subjected to annual or lifetime caps.
- Thanks to the ACA, insurance companies can no longer deny coverage, charge higher premiums, exclude coverage, or drop the nearly six million Illinoisans with pre-existing conditions from coverage.
- Thanks to the ACA, employer plans must now allow young adults to stay on their parents' health plans up to age 26, providing coverage to more than 90,000 young Illinoisans.
- Thanks to the ACA, employer plans must now cover important preventive health care free of charge—including flu shots, cancer screenings, and mammograms—providing free preventive care to nearly six million Illinoisans.
- Thanks to the ACA, insurance companies are now required to spend at least 80 percent of premium dollars on actual medical care—instead of high administrative costs or CEO bonuses—or provide refunds to enrollees. Illinoisans with employer plans have received more than \$11 million in refunds since 2012.
- Finally, thanks to the ACA, the decades-long growth in premiums for employer-sponsored insurance has been cut in half in Illinois since the ACA.

## Improved Individual Market Insurance

Approximately 390,000 Illinoisans—3 percent of people in the state—obtain health coverage through the individual market.

- Thanks to the ACA, nearly 300,000 of these people (or 75 percent) are eligible to receive tax credits to help buy a health plan. Last year, 61 percent of Illinoisans purchasing insurance in the individual market could have selected a plan for \$100 per month or less after tax credits.
- Thanks to the ACA, insurance companies in the individual market can no longer deny coverage, charge higher premiums, exclude coverage, or drop Illinoisans with pre-existing conditions from coverage.
- Thanks to the ACA, insurers are prohibited from charging women more than men or charging seniors premiums that are significantly higher than what they charge younger people.
- Finally, thanks to the ACA, these plans must now cover mental health and substance abuse treatment services.

## Strengthened Medicare

More than two million Illinoisans—16 percent of people in the state—are covered by Medicare.

- Thanks to the ACA, the Medicare Trust Fund’s financial solvency has been extended by more than a decade.
- Thanks to the ACA, a number of reforms have been implemented to strengthen and improve Medicare for seniors. For instance, the ACA closes the Part D prescription drug coverage gap (the “donut hole”), which has saved Illinois seniors a total of \$205 million on drug costs since 2015, an average saving of \$1,041 per senior.
- Finally, thanks to the ACA, Medicare now provides seniors with free annual check-ups and preventive screenings—like colonoscopies and flu shots.

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Thanks to the ACA, Illinois seniors have saved a total of \$205 million on drug costs since 2015, an average saving of \$1,041 per senior.

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## Strengthened Medicaid

More than three million Illinoisans—20 percent of people in the state—currently depend upon the Medicaid program for their health coverage—including 1.5 million children (nearly half of all Illinois children), more than 300,000 seniors and persons with disabilities, and 650,000 individuals newly eligible for the program thanks to the ACA. Nationwide, Medicaid does the following:

- Helps pay for two out of three individuals in nursing homes;
- Pays for half of all births;
- Is the primary payer of all mental health services;
- Provides critical support for veterans with chronic conditions; and
- Is the primary payer for opioid addiction and substance use disorder services.

Thanks to the ACA, states now have additional funding to provide more people with health coverage through the Medicaid program. Illinois currently receives more than \$3 billion annually in additional federal funds to help provide health care to the expanded Medicaid population.



## How the Republican Health Care Repeal Bill Would Hurt Illinois

The following organizations *oppose* the Republican repeal bill: AARP, American Cancer Society, Cancer Action Network, American Hospital Association, American Medical Association, American Nurses Association, American Psychological Association, Consortium for Citizens with Disabilities, Illinois Health and Hospital Association, National Committee to Preserve Social Security & Medicare

### Under Trumpcare

States With the Highest Increases in Uninsured in 2018

State	Number of people losing private-coverage
California	1,176,129
Texas	665,962
Florida	634,883
New York	519,487
Illinois	310,939
Pennsylvania	270,506
North Carolina	256,001
Ohio	238,918
Virginia	232,788
Michigan	222,957

Source: Joint Economic Committee, Minority Staff

### Increases Number of Uninsured

According to CBO, the Republican repeal bill would cause 14 million Americans to lose coverage next year. This includes 311,000 Illinoisans with private health insurance and 170,000 with Medicaid coverage. By 2026, 24 million Americans nationwide will have lost their health insurance—including more than one million in Illinois—nearly doubling the current number of uninsured Americans.

### Increases Costs for Seniors

Under the Republican bill, older Americans will get hit twice: higher premiums and less help paying them.

The Republican repeal bill would allow insurers to charge older Americans five times more than younger adults for individual plans. This “age tax” by itself would raise premiums in Illinois by \$2,121 annually for a 60-year old. The bill also slashes tax credits—except to the wealthy—available to help 94,000 Illinoisans between the ages of 50 and 64 buy insurance. For example, under the Republican bill, a 60-year-old earning \$40,000 annually will receive a tax credit of no more than \$4,000. Based on the average premium in Illinois, that is \$2,944 *less* in tax credits than they currently receive.

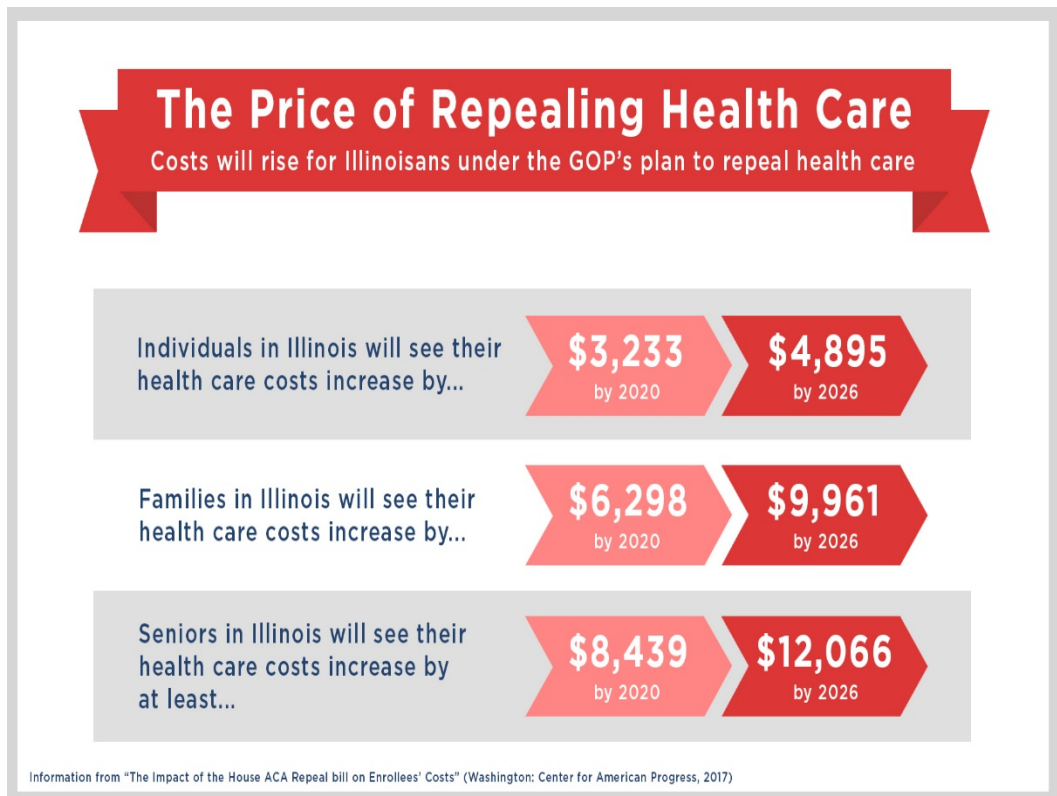
In addition, more than two million Illinoisans rely on Medicare. The Republican bill would cut billions from Medicare—to provide tax breaks to the wealthiest Americans—which will make Medicare insolvent four years sooner than expected.



## Increases Costs for Rural and Middle-Class Families

The ACA provides tax credits for low- and moderate-income individuals and families shopping in the individual market. Approximately 390,000 Illinoisans obtain their health coverage through the individual market, with nearly 300,000 of these individuals (or 75 percent) eligible for tax

credits. The ACA tax credit amounts are calculated based on income and the cost of coverage in the area where the person lives—people with lower incomes receive higher tax credits, and if premiums rise, so do their tax credits.



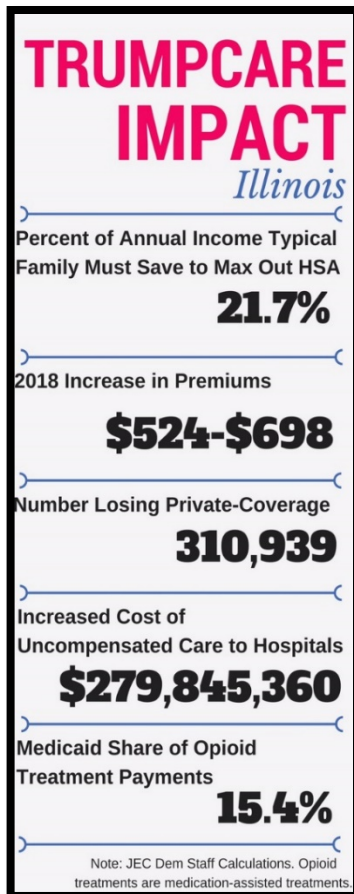
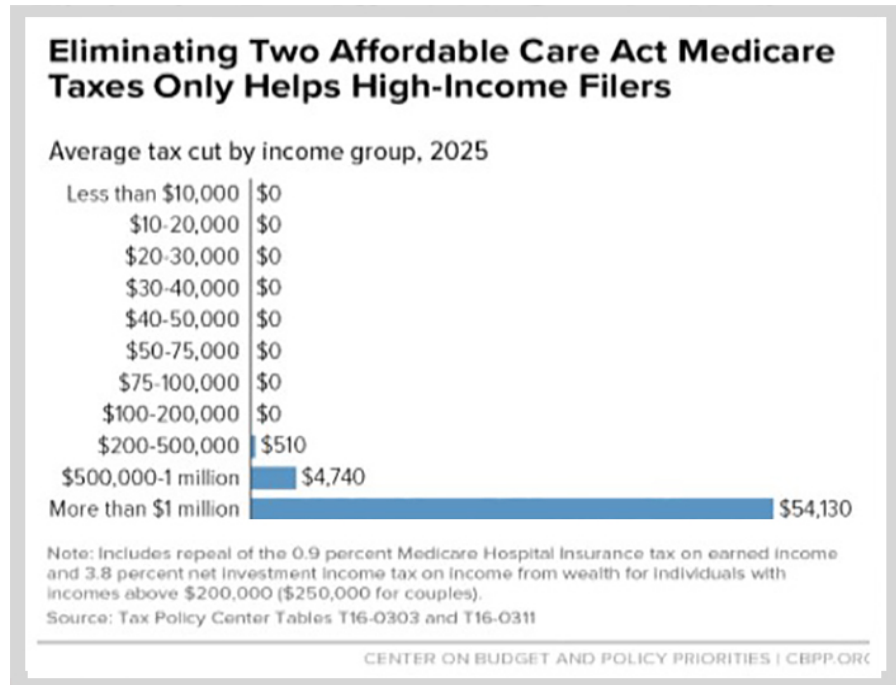
The Republican ACA repeal bill dramatically restructures these tax credits—cutting \$312 billion over ten years—in a way that would benefit the young and the wealthy while hurting rural communities, seniors, and low- and middle-income families. In Illinois, the Republican repeal bill would increase costs for the average enrollee by \$3,233 in 2020 and by \$4,895 in 2026. The impact would be particularly severe for older Illinoisans age 55 to 64, whose costs would increase by \$8,439 in 2020 and \$12,066 by 2026.

## Jeopardizes Access to Health Care for Women

Every year, Illinois' 17 Planned Parenthood centers provide health care services—ranging from contraceptive services to cancer screenings—to tens of thousands of women and men across the state. The Republican ACA repeal bill effectively defunds Planned Parenthood for one year by blocking patients who depend on Medicaid from accessing care at Planned Parenthood health centers. Since 54 percent of Planned Parenthood health centers are located in areas of the country that are rural, medically under-served, or are experiencing shortages of health professionals, CBO predicts that the people most likely to experience reduced access to care would be women living in areas without other health care clinics or medical practitioners serving low-income populations. Nationwide, Planned Parenthood health centers see 2.5 million patients a year—with one in five American women visiting a Planned Parenthood center for health care at least once in their life—and provide 2 million people with birth control, 4 million people with STD tests and treatments, 360,000 women with breast exams, and 270,000 women with Pap tests. Cutting off funding to a leading provider of women's health services would reduce access to care, increase unintended pregnancies, and jeopardize women's health.

## Provides Tax Breaks for the Wealthy

The Republican repeal bill would cut \$1 trillion in programs that help moderate-income families, while providing an \$883 billion tax break for wealthy families and corporations. Under the bill, high-income individuals will pay less into Medicare—shortening its life expectancy by four years—and those in the top 0.1 percent (making more than \$3.75 million annually) would see an average tax cut of \$165,000. These tax breaks do nothing to help low- and middle-income Illinoisans. Instead, medical device, insurance, and drug companies would get \$190 billion in tax breaks, and insurance CEOs would get to write off their paychecks for tax purposes.



## Decimates Medicaid

The Republican bill would make dramatic changes to Medicaid—slashing \$880 billion in federal funding over ten years—and effectively ends the program’s expansion, which has benefitted 650,000 Illinoisans to date. The Illinois Hospital Association estimates that the state would lose at least \$40 billion in funding over ten years—jeopardizing care for three million Illinoisans who depend on Medicaid for health coverage, which includes half a million Illinoisans age 50 and above. Unless Illinois is able to find money in the state budget to increase spending five-fold (to replace this lost federal funding), the state would have to drop people from coverage (the American Hospital Association estimates that at least 170,000 Illinoisans would lose their Medicaid coverage next year alone), impose waiting lists, or cut health benefits. Nationwide, these Medicaid changes would result in a 25 percent funding cut and 14 million fewer people having Medicaid coverage.

## Cuts Opioid Treatment

In Illinois, drug overdose deaths rose 16 percent from 2013 to 2015, with more than 1,700 Illinoisans dying from opioid overdoses in 2015. People with opioid use disorders have benefited greatly from the ACA, which requires Medicaid to cover substance use disorder treatment for the 650,000 Illinoisans who gained coverage under Medicaid expansion (nearly one-third of whom have a behavioral health disorder). However, the Republican repeal bill would end this requirement, cutting treatment funding and jeopardizing care.

**How Republican Efforts to Repeal Health Care Would Hurt Illinoisans**  
**1<sup>st</sup> Congressional District**

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**72,800 People Could Lose Health Insurance  
Under Republican Plan**

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- **72,800 people could lose health insurance**—including 3,600 people with an individual market plan; 15,500 people with employer-sponsored insurance; 4,800 elderly Medicaid beneficiaries; 16,600 children on Medicaid; 7,800 nonelderly adults on Medicaid; 2,100 adults with disabilities on Medicaid; and 22,400 adults who have Medicaid expansion coverage.
- **The district’s uninsured rate has gone from 13.9 percent to 6.8 percent since the ACA was implemented.** This 51 percent decrease in the uninsured rate could be reversed if the ACA is entirely or partially repealed.
- **13,900 individuals in the district received financial assistance in 2016 to help purchase individual market plans.** These Illinoisans risk losing their individual market health plans as a result of the significant cuts to tax credits included in the Republican ACA repeal bill.

**Here’s what hospitals are saying:**

- MetroSouth Medical Center (Blue Island, IL): *“Clearly, repeal of the ACA without a replacement plan that continues to ensure affordable coverage could result in hospital spending cuts, reduced services, and the delay of investments in new technology and facility improvements. This is especially true for rural hospitals and hospitals like MetroSouth located in underserved urban neighborhoods which often serve a poorer, sicker patient population and operate on smaller economies of scale.”*
- St. Bernard Hospital (Chicago, IL): *“For the three years 2014 – 2016, St. Bernard Hospital’s Operating Losses are a combined \$15.7 million. Without the ACA, these combined losses would be in excess of \$29.6 million. Our hospital would no longer be open, and the Englewood community would be without a hospital.”*

**Tax credits under the ACA and GOP Repeal Bill for a 60-year-old making \$40,000 per year:**

- Cook County
  - *Affordable Care Act:* \$4,670
  - *Republican Repeal Bill:* \$4,000 (14 percent reduction in assistance)
- Will County
  - *Affordable Care Act:* \$6,130
  - *Republican Repeal Bill:* \$4,000 (35 percent reduction in assistance)

**How Republican Efforts to Repeal Health Care Would Hurt Illinoisans**  
**2<sup>nd</sup> Congressional District**

**73,600 People Could Lose Health Insurance  
Under Republican Plan**

- **73,600 people could lose health insurance**—including 3,400 people with an individual market plan; 14,300 people with employer-sponsored insurance; 4,400 elderly Medicaid beneficiaries; 19,100 children on Medicaid; 9,000 nonelderly adults on Medicaid; 2,400 adults with disabilities on Medicaid; and 21,000 adults who have Medicaid expansion coverage.
- **The district’s uninsured rate has gone from 15.4 percent to 8.4 percent since the ACA was implemented.** This 45 percent decrease in the uninsured rate could be reversed if the ACA is entirely or partially repealed.
- **13,500 individuals in the district received financial assistance in 2016 to help purchase individual market plans.** These Illinoisans risk losing their individual market health plans as a result of the significant cuts to tax credits included in the Republican ACA repeal bill.

**Here’s what hospitals are saying:**

- La Rabida Children’s Hospital (Chicago, IL): *“The ACA has had a significant impact on improving healthcare access in Illinois and its repeal would have negative consequences not only to those who have been covered by the ACA but to the entire healthcare delivery system ... The [ACA] has allowed safety net providers to be more adequately funded for the care they deliver rather than having to provide services to an uninsured population. This has made the entire health care delivery system healthier!!”*
- Riverside Medical Center (Kankakee, IL): *“Under the ACA, we have seen a shift of patients without any insurance to having coverage under Medicaid. [As a result] we have seen an increase in patients receiving primary and preventable care, lessening the occurrences of more costly emergent care and the avoidable progression of illnesses due to delayed treatment.”*
- South Shore Hospital (Chicago, IL): *“Prior to the ACA, our hospital had the highest percentage of uninsured patients of any other nongovernment safety net hospital. With the implementation of the ACA, our uninsured percentage dropped from 4.4 percent to less than 1 percent; most of these patients became insured under public aid.”*

**Tax credits under the ACA and GOP Repeal Bill for a 60-year-old making \$40,000 per year:**

- Cook County
  - *Affordable Care Act:* \$4,670
  - *Republican Repeal Bill:* \$4,000 (14 percent reduction in assistance)
- Kankakee County
  - *Affordable Care Act:* \$6,130
  - *Republican Repeal Bill:* \$4,000 (35 percent reduction in assistance)

**How Republican Efforts to Repeal Health Care Would Hurt Illinoisans**  
**3<sup>rd</sup> Congressional District**

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**57,200 People Could Lose Health Insurance  
Under Republican Plan**

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- **57,200 people could lose health insurance**—including 3,600 people with an individual market plan; 17,200 people with employer-sponsored insurance; 2,500 elderly Medicaid beneficiaries; 14,200 children on Medicaid; 6,700 nonelderly adults on Medicaid; 1,800 adults with disabilities on Medicaid; and 11,200 adults who have Medicaid expansion coverage.
- **The district’s uninsured rate has gone from 14.3 percent to 9.0 percent since the ACA was implemented.** This 37 percent decrease in the uninsured rate could be reversed if the ACA is entirely or partially repealed.
- **13,900 individuals in the district received financial assistance in 2016 to help purchase individual market plans.** These Illinoisans risk losing their individual market health plans as a result of the significant cuts to tax credits included in the Republican ACA repeal bill.

**Here’s what hospitals and public health departments are saying:**

- Advocate Christ Medical Center (Oak Lawn, IL): *“As the Congress considers changes to the law, we strongly recommend that repeal of the ACA’s insurance coverage provisions should not occur until a replacement plan is established ... Continued access to adequate health care coverage for the more than 21 million newly insured is essential.”*
- Chicago Department of Public Health: *“Medicaid expansion has given coverage to some 65,000 Chicago residents with behavioral disorders such as schizophrenia or substance addiction. Without treatment, such disorders increase costs in terms of hospitalization, homeless shelters, crime, arrests, incarceration, and other things. A year in community care plus an affordable housing voucher costs taxpayers about \$19,000; a year of services for a homeless person costs \$22,000; and in contrast, a year in Cook County jail costs taxpayers \$60,000.”*

**Tax Credits under the ACA and GOP Repeal Bill for a 60-year old making \$40,000 per year:**

- Cook County
  - *Affordable Care Act:* \$4,670
  - *Republican Repeal Bill:* \$4,000 (14 percent reduction in assistance)
- DuPage County
  - *Affordable Care Act:* \$6,280
  - *Republican Repeal Bill:* \$ 4,000 (36 percent reduction in assistance)
- Will County
  - *Affordable Care Act:* \$6,130
  - *Republican Repeal Bill:* \$4,000 (35 percent reduction in assistance)



**How Republican Efforts to Repeal Health Care Would Hurt Illinoisans**  
**4<sup>th</sup> Congressional District**

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**71,700 People Could Lose Health Insurance  
Under Republican Plan**

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- **71,700 people could lose health insurance**—including 3,600 people with an individual market plan; 12,400 people with employer-sponsored insurance; 2,800 elderly Medicaid beneficiaries; 22,100 children on Medicaid; 10,400 nonelderly adults on Medicaid; 2,800 adults with disabilities on Medicaid; and 17,600 adults who have Medicaid expansion coverage.
- **The district’s uninsured rate has gone from 26.7 percent to 18.2 percent since the ACA was implemented.** This 32 percent decrease in the uninsured rate could be reversed if the ACA is entirely or partially repealed.
- **13,800 individuals in the district received financial assistance in 2016 to help purchase individual market plans.** These Illinoisans risk losing their individual market health plans as a result of the significant cuts to tax credits included in the Republican ACA repeal bill.

**Here’s what hospitals and public health departments are saying:**

- Presence Health (Chicago, IL): *“By realizing savings in the reduction of charity care and improved revenues with more insured patients, we have been able to allocate funds toward service line improvements and investments in care delivery. Presence Health invested over \$12 million to convert a former convent into a cancer center. The repurposing of the building was at the request of the Sisters of the Holy Family of Nazareth who gave their home to address a major health disparity, the higher rates of cancer mortality on the west side of Chicago. The capital resources for this project were made possible, in part, because of public and private funding sources related to the ACA.”*

*“We worry that repeal without a simultaneous and adequate replacement would dismantle improvements in behavioral health we’ve realized since 2010, which would not only cause some of our most vulnerable patients to return to the shadows, but would also lead to much more expensive and complex cases down the line.”*

- Chicago Department of Public Health: *“Health problems impose a tremendous economic cost on Chicago. High spending on conditions like diabetes, heart disease, and stroke affect Chicago and the nation alike ... Repealing the ACA will vastly reduce residents’ ability to seek out prevention before they are affected by costly conditions that could have been prevented or detected at earlier stages when less expensive treatments would have been effective.”*

**Tax Credits under the ACA and GOP Repeal Bill for a 60-year old making \$40,000 per year:**

- Cook County
  - *Affordable Care Act*: \$4,670
  - *Republican Repeal Bill*: \$4,000 (14 percent reduction in assistance)



**How Republican Efforts to Repeal Health Care Would Hurt Illinoisans**  
**5<sup>th</sup> Congressional District**

**48,700 People Could Lose Health Insurance  
Under Republican Plan**

- **48,700 people could lose health insurance**—including 3,700 people with an individual market plan; 20,300 people with employer-sponsored insurance; 3,200 elderly Medicaid beneficiaries; 7,400 children on Medicaid; 3,500 nonelderly adults on Medicaid; 900 adults with disabilities on Medicaid; and 9,700 adults who have Medicaid expansion coverage.
- **The district’s uninsured rate has gone from 13.4 percent to 6.5 percent since the ACA was implemented.** This 51 percent decrease in the uninsured rate could be reversed if the ACA is entirely or partially repealed.
- **14,300 individuals in the district received financial assistance in 2016 to help purchase individual market plans.** These Illinoisans risk losing their individual market health plans as a result of the significant cuts to tax credits included in the Republican ACA repeal bill.

**Here’s what hospitals and public health departments are saying:**

- Advocate Illinois Masonic Medical Center (Chicago, IL): *“Thanks to the ACA, Advocate has generated significant cost savings, while improving health outcomes and system efficiencies, maximizing care coordination and outpatient care. Beyond maintaining coverage for the uninsured, Advocate views the transition to value as one of the more important components of the ACA and any future health care policy. These types of investments are critical to making sure our health care system is affordable and sustainable for everyone who needs it.”*
- Chicago Department of Public Health: *“Cook County taxpayers were able to pay \$249 million less to the Cook County Health and Hospitals System due to a 40 percent drop in the number of uninsured residents. If the ACA is repealed, Cook County taxpayers would now need to make up for the cut in expanded Medicaid funding. Many layoffs would need to occur.”*

**Tax Credits under the ACA and GOP Repeal Bill for a 60-year old making \$40,000 per year:**

- Cook County
  - *Affordable Care Act:* \$4,670
  - *Republican Repeal Bill:* \$4,000 (14 percent reduction in assistance)
- DuPage County
  - *Affordable Care Act:* \$6,280
  - *Republican Repeal Bill:* \$ 4,000 (36 percent reduction in assistance)

**How Republican Efforts to Repeal Health Care Would Hurt Illinoisans**  
**6<sup>th</sup> Congressional District**

**41,400 People Could Lose Health Insurance  
Under Republican Plan**

- **41,400 people could lose health insurance**—including 4,200 people with an individual market plan; 20,700 people with employer-sponsored insurance; 1,800 elderly Medicaid beneficiaries; 6,100 children on Medicaid; 2,900 nonelderly adults on Medicaid; 800 adults with disabilities on Medicaid; and 4,900 adults who have Medicaid expansion coverage.
- **The district’s uninsured rate has gone from 7.6 percent to 4.7 percent since the ACA was implemented.** This eight percent decrease in the uninsured rate could be reversed if the ACA is entirely or partially repealed.
- **17,800 individuals in the district received financial assistance in 2016 to help purchase individual market plans.** These Illinoisans risk losing their individual market health plans as a result of the significant cuts to tax credits included in the Republican ACA repeal bill.

**Here’s what hospitals are saying:**

- Advocate Health Care (Chicago, IL): *“Due to the expansion of Medicaid and an increase in utilization rates in Illinois, Advocate’s uncompensated care costs and bad debt have decreased. In totality [across all 12 Advocate hospitals], we experienced a 40 percent decrease in uncompensated care costs and bad debt from 2013 to 2015 ... Advocate and other Illinois providers are under significant state budget pressures. The combination of cuts looming on both a state and federal level has created an extremely brittle and vulnerable fiscal situation and an unprecedented level of financial uncertainty, rendering it very difficult to anticipate future budgets and demand.*
- Northwestern Memorial Health Care: *“It is Northwestern Medicine’s concern that any effort to change or repeal the ACA in a dramatic and hasty manner will create an uncertain environment for patients and providers alike ... Preliminary studies show that the ACA is helping to bend the cost curve. Since the law’s enactment, consumer debt related to health care expenditures is decreasing and overall health care costs are growing at a slower pace compared to pre-ACA levels.”*

**Tax credits under the ACA and GOP Repeal Bill for a 60-year old making \$40,000 per year:**

- Kane County
  - *Affordable Care Act:* \$6,280
  - *Republican Repeal Bill:* \$4,000 (36 percent reduction in assistance)
- McHenry County
  - *Affordable Care Act:* \$7,800
  - *Republican Repeal Bill:* \$ 4,000 (49 percent reduction in assistance)

**How Republican Efforts to Repeal Health Care Would Hurt Illinoisans**  
**7<sup>th</sup> Congressional District**

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**72,800 People Could Lose Health Insurance  
Under Republican Plan**

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- **72,800 people could lose health insurance**—including 3,600 people with an individual market plan; 14,400 people with employer-sponsored insurance; 4,900 elderly Medicaid beneficiaries; 19,100 children on Medicaid; 9,000 nonelderly adults on Medicaid; 2,400 adults with disabilities on Medicaid; and 19,400 adults who have Medicaid expansion coverage.
- **The district’s uninsured rate has gone from 16.1 percent to 8.1 percent since the ACA was implemented.** This 50 percent decrease in the uninsured rate could be reversed if the ACA is entirely or partially repealed.
- **13,800 individuals in the district received financial assistance in 2016 to help purchase individual market plans.** These Illinoisans risk losing their individual market health plans as a result of the significant cuts to tax credits included in the Republican ACA repeal bill.

**Here’s what hospitals are saying:**

- Ann & Robert H. Lurie Children’s Hospital of Chicago (Chicago, IL): *“Forty six percent of Illinois children are enrolled in Medicaid – 1.5 million children ... The potential repeal of the ACA Medicaid expansion, along with the enhanced Medicaid matching funds accompanying the expansion, would create an immediate financing crisis for the Illinois Medicaid program.”*
- Loyola University (Maywood, IL): *“Repealing the insurance coverage gains for millions of Americans will have a harmful impact on the health and welfare of our patients and their families, and it will also have a stark impact on the financial sustainability of our hospitals.”*
- Mercy Hospital & Medical Center (Chicago, IL): *“A common goal should be to improve the health of all Americans with legislation that will cover as many or more Americans than the ACA, in a fiscally responsible manner without dismantling the system currently in place ... Quickly repealing coverage included in the ACA and delaying the effective date of those changes will undermine the mechanisms that ensure coverage and access to care, and deplete financial resources from the legislative process that would be critical to offsetting the costs of a replacement proposal.”*
- Rush University (Chicago, IL): *“A key principle of any next step would be a commitment to not reduce coverage that has been extended to tens of millions of Americans through the ACA. The underlying goal of access to quality health care for everyone is important.”*

**Tax Credits under the ACA and GOP Repeal Bill for a 60-year old making \$40,000 per year:**

- Cook County
  - *Affordable Care Act:* \$4,670
  - *Republican Repeal Bill:* \$4,000 (14 percent reduction in assistance)

**How Republican Efforts to Repeal Health Care Would Hurt Illinoisans**  
**8<sup>th</sup> Congressional District**

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**53,700 People Could Lose Health Insurance  
Under Republican Plan**

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- **53,700 people could lose health insurance**—including 3,900 people with an individual market plan; 17,700 people with employer-sponsored insurance; 2,600 elderly Medicaid beneficiaries; 13,300 children on Medicaid; 6,300 nonelderly adults on Medicaid; 1,700 adults with disabilities on Medicaid; and 8,200 adults who have Medicaid expansion coverage.
- **The district’s uninsured rate has gone from 15.2 percent to 9.1 percent since the ACA was implemented.** This 40 percent decrease in the uninsured rate could be reversed if the ACA is entirely or partially repealed.
- **15,900 individuals in the district received financial assistance in 2016 to help purchase individual market plans.** These Illinoisans risk losing their individual market health plans as a result of the significant cuts to tax credits included in the Republican ACA repeal bill.

**Here’s what public health departments are saying:**

- Chicago Department of Public Health: *“Two facts stand clear throughout our assessment. One, the health and wellbeing of hundreds of thousands of Chicago residents has improved, and continues to improve, thanks to the improvements made through the ACA. Two, repealing this law with no replacement puts the health and wellbeing of those residents in jeopardy.”*

**Tax credits under the ACA and GOP Repeal Bill for a 60-year old making \$40,000 per year:**

- Cook County
  - *Affordable Care Act*: \$4,670
  - *Republican Repeal Bill*: \$4,000 (14 percent reduction in assistance)
- DuPage and Kane Counties
  - *Affordable Care Act*: \$6,280
  - *Republican Repeal Bill*: \$ 4,000 (36 percent reduction in assistance)

**How Republican Efforts to Repeal Health Care Would Hurt Illinoisans**  
**9<sup>th</sup> Congressional District**

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**53,800 People Could Lose Health Insurance  
Under Republican Plan**

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- **53,800 people could lose health insurance**—including 3,600 people with an individual market plan; 17,300 people with employer-sponsored insurance; 4,100 elderly Medicaid beneficiaries; 9,100 children on Medicaid; 4,300 nonelderly adults on Medicaid; 1,200 adults with disabilities on Medicaid; and 14,200 adults who have Medicaid expansion coverage.
- **The district’s uninsured rate has gone from 12.3 percent to 7.0 percent since the ACA was implemented.** This 43 percent decrease in the uninsured rate could be reversed if the ACA is entirely or partially repealed.
- **13,800 individuals in the district received financial assistance in 2016 to help purchase individual market plans.** These Illinoisans risk losing their individual market health plans as a result of the significant cuts to tax credits included in the Republican ACA repeal bill.

**Here’s what hospitals are saying:**

- Advocate Lutheran General Hospital (Park Ridge, IL): *“As the largest health system in the state of Illinois, operating more than 450 sites of care, including 12 hospitals, the state’s top integrated children’s network, one of the area’s most extensive home health care companies, and one of the region’s largest medical groups – we have concerns about the potential impact the repeal of the ACA will have on our patients, our physicians and the nurses who care for them, and the communities we serve.”*
- NorthShore University Health System (Evanston, IL): *“We are very concerned about the potential loss of insurance coverage and access to care for some of our vulnerable patients in the event of ACA Repeal without Replace.”*

**Tax Credits under the ACA and GOP Repeal Bill for a 60-year old making \$40,000 per year:**

- Cook County
  - *Affordable Care Act:* \$4,670
  - *Republican Repeal Bill:* \$4,000 (14 percent reduction in assistance)

**How Republican Efforts to Repeal Health Care Would Hurt Illinoisans**  
**10<sup>th</sup> Congressional District**

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**50,600 People Could Lose Health Insurance  
Under Republican Plan**

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- **50,600 people could lose health insurance**—including 4,000 people with an individual market plan; 16,800 people with employer-sponsored insurance; 2,200 elderly Medicaid beneficiaries; 10,500 children on Medicaid; 4,900 nonelderly adults on Medicaid; 1,300 adults with disabilities on Medicaid; and 10,900 adults who have Medicaid expansion coverage.
- **The district’s uninsured rate has gone from 12.8 percent to 8.8 percent since the ACA was implemented.** This 31 percent decrease in the uninsured rate could be reversed if the ACA is entirely or partially repealed.
- **16,100 individuals in the district received financial assistance in 2016 to help purchase individual market plans.** These Illinoisans risk losing their individual market health plans as a result of the significant cuts to tax credits included in the Republican ACA repeal bill.

**Here’s what hospitals are saying:**

- Vista Medical Center East (Waukegan, IL): *“We believe that any repeal must be paired with a replacement bill to preserve coverage for the approximately 21 million Americans who have gained coverage under the ACA ... Clearly, repeal of the ACA without a replacement plan that continues to ensure affordable coverage could result in hospital spending cuts, reduced services, and the delay of investments in new technology and facility improvements. This is especially true for rural hospitals, which often serve a poorer, sicker patient population and operate on smaller economies of scale – while at the same time serving as the (or one of the) largest employers in their community.”*

**Tax credits under the ACA and GOP Repeal Bill for a 60-year old making \$40,000 per year:**

- Cook County
  - *Affordable Care Act:* \$4,670
  - *Republican Repeal Bill:* \$4,000 (14 percent reduction in assistance)
- Lake County
  - *Affordable Care Act:* \$6,610
  - *Republican Repeal Bill:* \$4,000 (39 percent reduction in assistance)



**How Republican Efforts to Repeal Health Care Would Hurt Illinoisans**  
**11<sup>th</sup> Congressional District**

**56,000 People Could Lose Health Insurance  
Under Republican Plan**

- **56,000 people could lose health insurance**—including 3,800 people with an individual market plan; 18,700 people with employer-sponsored insurance; 1,500 elderly Medicaid beneficiaries; 12,300 children on Medicaid; 5,800 nonelderly adults on Medicaid; 1,500 adults with disabilities on Medicaid; and 12,400 adults who have Medicaid expansion coverage.
- **The district’s uninsured rate has gone from 12.6 percent to 8.0 percent since the ACA was implemented.** This 37 percent decrease in the uninsured rate could be reversed if the ACA is entirely or partially repealed.
- **16,200 individuals in the district received financial assistance in 2016 to help purchase individual market plans.** These Illinoisans risk losing their individual market health plans as a result of the significant cuts to tax credits included in the Republican ACA repeal bill.

**Here’s what hospitals are saying:**

- Presence Health (Joliet, IL): *“The Medicaid expansion and the marketplace ensures that Illinois residents in poverty are provided with full access to the healthcare system, and residents who work for very low wages are able to access care when they need it. Many health conditions worsen over time and result in much higher expenses if not treated early. The expansion of coverage thus results in more preventive care and less acute and emergency care as conditions are diagnosed and treated earlier.”*

**Tax credits under the ACA and GOP Repeal Bill for a 60-year old making \$40,000 per year:**

- Cook County
  - *Affordable Care Act:* \$4,670
  - *Republican Repeal Bill:* \$4,000 (14 percent reduction in assistance)
- DuPage and Kane Counties
  - *Affordable Care Act:* \$6,280
  - *Republican Repeal Bill:* \$ 4,000 (36 percent reduction in assistance)
- Kendall County
  - *Affordable Care Act:* \$7,810
  - *Republican Repeal Bill:* \$4,000 (49 percent reduction in assistance)
- Will County
  - *Affordable Care Act:* \$6,130
  - *Republican Repeal Bill:* \$4,000 (35 percent reduction in assistance)

**How Republican Efforts to Repeal Health Care Would Hurt Illinoisans**  
**12<sup>th</sup> Congressional District**

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**59,800 People Could Lose Health Insurance  
Under Republican Plan**

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- **59,800 people could lose health insurance**—including 2,700 people with an individual market plan; 15,000 people with employer-sponsored insurance; 3,300 elderly Medicaid beneficiaries; 14,900 children on Medicaid; 7,000 nonelderly adults on Medicaid; 1,900 adults with disabilities on Medicaid; and 15,000 adults who have Medicaid expansion coverage.
- **The district’s uninsured rate has gone from 11.8 percent to 5.4 percent since the ACA was implemented.** This 54 percent decrease in the uninsured rate could be reversed if the ACA is entirely or partially repealed.
- **12,400 individuals in the district received financial assistance in 2016 to help purchase individual market plans.** These Illinoisans risk losing their individual market health plans as a result of the significant cuts to tax credits included in the Republican ACA repeal bill.

**Here’s what hospitals are saying:**

- Crossroads Community Hospital (Mt. Vernon, IL): *“Should [ACA] repeal be passed without simultaneous coverage replacement, the industry stands to face unprecedented, unsustainable cuts of billions of dollars ... The impact on access to care, lines of service, and health care jobs will be staggering, especially to rural communities like our own.”*
- HSHS St. Elizabeth’s Hospital (Belleville, IL): *“Many individuals rely on the Illinois Medicaid program, which in turn plays a significant role in funding our operations. While much of the focus on repealing the ACA has been around Marketplace premiums, subsidies, and mandates, for HSHS our major concern is the future of Medicaid funding.”*
- Touchette Hospital (Centreville, IL): *“[Thanks to the ACA], we have been able to expand behavioral health access for inpatient and outpatient services to offer a service needed by over 23 percent of the population; we have increased the level of clinical and operational integration needed to coordinate the care of patients and improve outcomes; we experienced a necessary reduction of our existing uncompensated care or uninsured annual rate 22 percent to 7 percent; and we have improved the integration of electronic health records.”*

**Tax credits under the ACA and GOP Repeal Bill for a 60-year old making \$40,000 per year:**

- Alexander, Franklin, Jackson, Perry, Pulaski, Union, and Williamson Counties
  - *Affordable Care Act:* \$10,570
  - *Republican Repeal Bill:* \$4,000 (62 percent reduction in assistance)
- Randolph County
  - *Affordable Care Act:* \$10,360
  - *Republican Repeal Bill:* \$4,000 (61 percent reduction in assistance)

**How Republican Efforts to Repeal Health Care Would Hurt Illinoisans**  
**13<sup>th</sup> Congressional District**

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**53,700 People Could Lose Health Insurance  
Under Republican Plan**

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- **53,700 people could lose health insurance**—including 2,700 people with an individual market plan; 15,800 people with employer-sponsored insurance; 2,500 elderly Medicaid beneficiaries; 13,200 children on Medicaid; 6,200 nonelderly adults on Medicaid; 1,700 adults with disabilities on Medicaid; and 11,600 adults who have Medicaid expansion coverage.
- **The district’s uninsured rate has gone from 9.9 percent to 4.6 percent since the ACA was implemented.** This 54 percent decrease in the uninsured rate could be reversed if the ACA is entirely or partially repealed.
- **12,100 individuals in the district received financial assistance in 2016 to help purchase individual market plans.** These Illinoisans risk losing their individual market health plans as a result of the significant cuts to tax credits included in the Republican ACA repeal bill.

**Here’s what hospitals are saying:**

- Carle Foundation Hospital (Urbana, IL): *“Carle believes that hasty and dramatic changes to the ACA in an environment without clear and appropriate expectations for the continued delivery of healthcare and access to healthcare coverage will only lead to unnecessary patient anxiety and possible delays for patients to access healthcare.”*
- Decatur Memorial Hospital (Decatur, IL): *“Prior to [the ACA], DMH had to write off approximately \$23 million annually in charity care. Under the ACA, thousands of our patients in Central Illinois signed up for insurance coverage, which enabled them to participate in their health care coverage, and reduced our hospital’s charity care to just over \$7 million annually.”*
- Pana Community Hospital (Pana, IL): *“The ACA has benefited our hospital by reducing the amount of uncompensated care. It has benefitted the patients we serve by providing them with healthcare coverage that was not previously available to them.”*

**Tax credits under the ACA and GOP Repeal Bill for a 60-year old making \$40,000 per year:**

- Christian and Macon Counties
  - *Affordable Care Act:* \$8,010
  - *Republican Repeal Bill:* \$4,000 (50 percent reduction in assistance)
- De Witt and Piatt Counties
  - *Affordable Care Act:* \$7,890
  - *Republican Repeal Bill:* \$4,000 (49 percent reduction in assistance)
- Calhoun, Green, Jersey, Macoupin, and Montgomery Counties
  - *Affordable Care Act:* \$10,360
  - *Republican Repeal Bill:* \$4,000 (61 percent reduction in assistance)

**How Republican Efforts to Repeal Health Care Would Hurt Illinoisans**  
**14<sup>th</sup> Congressional District**

**45,500 People Could Lose Health Insurance  
Under Republican Plan**

- **45,500 people could lose health insurance**—including 3,900 people with an individual market plan; 21,300 people with employer-sponsored insurance; 1,400 elderly Medicaid beneficiaries; 8,400 children on Medicaid; 4,000 nonelderly adults on Medicaid; 1,100 adults with disabilities on Medicaid; and 5,400 adults who have Medicaid expansion coverage.
- **The district’s uninsured rate has gone from 8.0 percent to 4.3 percent since the ACA was implemented.** This 46 percent decrease in the uninsured rate could be reversed if the ACA is entirely or partially repealed.
- **16,900 individuals in the district received financial assistance in 2016 to help purchase individual market plans.** These Illinoisans risk losing their individual market health plans as a result of the significant cuts to tax credits included in the Republican ACA repeal bill.

**Here’s what hospitals are saying:**

- Northwestern Memorial Health Care: *“The ACA has improved access to health insurance coverage for tens of millions of Americans ... Preliminary studies show that the ACA is helping to bend the cost curve. Since the law’s enactment, consumer debt related to health care expenditures is decreasing and overall health care costs are growing at a slower pace compared to pre-ACA levels.”*

**Tax credits under the ACA and GOP Repeal Bill for a 60-year old making \$40,000 per year:**

- DuPage and Kane Counties
  - *Affordable Care Act:* \$6,280
  - *Republican Repeal Bill:* \$ 4,000 (36 percent reduction in assistance)
- DeKalb County
  - *Affordable Care Act:* \$11,060
  - *Republican Repeal Bill:* \$4,000 (64 percent reduction in assistance)
- Kendall County
  - *Affordable Care Act:* \$7,810
  - *Republican Repeal Bill:* \$4,000 (49 percent reduction in assistance)
- Lake County
  - *Affordable Care Act:* \$6,610
  - *Republican Repeal Bill:* \$4,000 (39 percent reduction in assistance)
- McHenry County
  - *Affordable Care Act:* \$7,800
  - *Republican Repeal Bill:* \$ 4,000 (49 percent reduction in assistance)
- Will County
  - *Affordable Care Act:* \$6,130
  - *Republican Repeal Bill:* \$4,000 (35 percent reduction in assistance)

**How Republican Efforts to Repeal Health Care Would Hurt Illinoisans**  
**15<sup>th</sup> Congressional District**

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**57,200 People Could Lose Health Insurance  
Under Republican Plan**

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- **57,200 people could lose health insurance**—including 3,100 people with an individual market plan; 15,200 people with employer-sponsored insurance; 3,800 elderly Medicaid beneficiaries; 14,700 children on Medicaid; 6,900 nonelderly adults on Medicaid; 1,900 adults with disabilities on Medicaid; and 11,600 adults who have Medicaid expansion coverage.
- **The district’s uninsured rate has gone from 10.3 percent to 4.9 percent since the ACA was implemented.** This 52 percent decrease in the uninsured rate could be reversed if the ACA is entirely or partially repealed.
- **14,300 individuals in the district received financial assistance in 2016 to help purchase individual market plans.** These Illinoisans risk losing their individual market health plans as a result of the significant cuts to tax credits included in the Republican ACA repeal bill.

**Here’s what hospitals are saying:**

- Lawrence County Memorial Hospital (Lawrenceville, IL): *“[Thanks to the ACA], patients are getting more preventive health care services because prior to receiving Medicaid, they did not have insurance coverage and would forego everything but catastrophic care. This behavior ends up costing the system more money because disease processes were not properly managed and small problems identified before they became a serious one.”*
- Washington County Hospital (Nashville, IL): *“To eliminate [the ACA] would be detrimental to the thousands of people in our county that were previously uninsured either because of part-time work or serious health problems ... I truly fear that many Illinois communities will lose their Critical Access Hospitals – the only source of healthcare in many of our rural counties and a vital part of the infrastructure in our communities ... I sincerely hope that you heed the warnings of our physicians and hospitals - do NOT repeal the ACA in a hurried political rush.”*

**Tax credits under the ACA and GOP Repeal Bill for a 60-year old making \$40,000 per year:**

- Clark, Coles, Cumberland, Douglas, Edgar, and Vermilion Counties
  - Affordable Care Act: \$7,890
  - Republican Repeal Bill: \$ 4,000 (49 percent reduction in assistance)
- Clay, Crawford, Effingham, Fayette, Gallatin, Jasper, Johnson, Massac, Pope, Saline, Wayne, White
  - Affordable Care Act: \$10,570
  - Republican Repeal Bill: \$ 4,000 (62 percent reduction in assistance)
- Clinton and Washington Counties
  - Affordable Care Act: \$10,360
  - Republican Repeal Bill: \$ 4,000 (61 percent reduction in assistance)

**How Republican Efforts to Repeal Health Care Would Hurt Illinoisans**  
**16<sup>th</sup> Congressional District**

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**51,800 People Could Lose Health Insurance  
Under Republican Plan**

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- **51,800 people could lose health insurance**—including 3,200 people with an individual market plan; 16,900 people with employer-sponsored insurance; 2,800 elderly Medicaid beneficiaries; 11,700 children on Medicaid; 5,500 nonelderly adults on Medicaid; 1,500 adults with disabilities on Medicaid; and 10,200 adults who have Medicaid expansion coverage.
- **The district’s uninsured rate has gone from 10.3 percent to 5.0 percent since the ACA was implemented.** This 51 percent decrease in the uninsured rate could be reversed if the ACA is entirely or partially repealed.
- **15,000 individuals in the district received financial assistance in 2016 to help purchase individual market plans.** These Illinoisans risk losing their individual market health plans as a result of the significant cuts to tax credits included in the Republican ACA repeal bill.

**Here’s what hospitals and public health departments are saying:**

- SwedishAmerican (Belvidere, IL): *“Irrespective of any financial impact of repeal, real lives are at stake here. President Obama’s vision recognized a great understanding of the importance of health care access to the quality and outcomes of care. Any diminishment of this access threatens the health and well-being of millions of our fellow citizens ... My strong view is that rather than repealing the ACA, we should be looking for ways to refine and expand it.”*
- Lee County Health Department: *“[Our] mission is to promote and protect the health of Lee County residents. I can’t overstate the role of adequate healthcare coverage as part of this mission ... The ACA has offered so many protections to our nation’s citizens; saved countless lives, and reduced illness and suffering for Americans of all ages.”*

**Tax credits under the ACA and GOP Repeal Bill for a 60-year old making \$40,000 per year:**

- Boone and Ogle Counties
  - *Affordable Care Act:* \$11,060
  - *Republican Repeal Bill:* \$ 4,000 (64 percent reduction in assistance)
- Grundy, Iroquois, and Livingston Counties
  - *Affordable Care Act:* \$7,890
  - *Republican Repeal Bill:* \$ 4,000 (49 percent reduction in assistance)
- LaSalle and Putnam Counties
  - *Affordable Care Act:* \$8,270
  - *Republican Repeal Bill:* \$ 4,000 (52 percent reduction in assistance)
- Lee County
  - *Affordable Care Act:* \$12,750
  - *Republican Repeal Bill:* \$ 4,000 (69 percent reduction in assistance)



**How Republican Efforts to Repeal Health Care Would Hurt Illinoisans**  
**17<sup>th</sup> Congressional District**

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**63,400 People Could Lose Health Insurance  
Under Republican Plan**

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- **63,400 people could lose health insurance**—including 3,000 people with an individual market plan; 14,100 people with employer-sponsored insurance; 3,800 elderly Medicaid beneficiaries; 17,200 children on Medicaid; 8,100 nonelderly adults on Medicaid; 2,200 adults with disabilities on Medicaid; and 15,000 adults who have Medicaid expansion coverage.
- **The district’s uninsured rate has gone from 11.3 percent to 5.3 percent since the ACA was implemented.** This 53 percent decrease in the uninsured rate could be reversed if the ACA is entirely or partially repealed.
- **14,000 individuals in the district received financial assistance in 2016 to help purchase individual market plans.** These Illinoisans risk losing their individual market health plans as a result of the significant cuts to tax credits included in the Republican ACA repeal bill.

**Here’s what hospitals are saying:**

- Graham Hospital (Canton, IL): *“Benefits from the ACA have allowed Graham the ability to maintain the facility properly, and add ancillary services in the community for the convenience of the patients. Those services include an additional general surgeon, ENT physician, Wound Care Clinic, Vascular Care Clinic, Podiatry, Warm Water Pool Therapy and an upgrade to the EHR.”*
- Human Service Center (Peoria, IL): *“We are a community mental health center in Illinois who has experienced an increase in demand from individuals who have obtained Medicaid eligibility [because of the Affordable Care Act] ... Repeal without replacement will redirect the response to the need from behavioral health organization like ourselves to overcrowd hospital emergency departments or local jails as a disposition for street officers who will be asked to respond to individuals who have no other options ... Having no option for an alternative will create higher costs in other parts of the community/government system.”*

**Tax credits under the ACA and GOP Repeal Bill for a 60-year old making \$40,000 per year:**

- Henderson, Henry, Mercer, Rock Island, Warren, and Whiteside Counties
  - *Affordable Care Act:* \$9,690
  - *Republican Repeal Bill:* \$ 4,000 (59 percent reduction in assistance)
- Fulton, Knox, Peoria, and Tazewell Counties
  - *Affordable Care Act:* \$8,270
  - *Republican Repeal Bill:* \$ 4,000 (52 percent reduction in assistance)
- Carroll, Jo Daviess, and Stephenson Counties
  - *Affordable Care Act:* \$12,750
  - *Republican Repeal Bill:* \$ 4,000 (69 percent reduction in assistance)

**How Republican Efforts to Repeal Health Care Would Hurt Illinoisans**  
**18<sup>th</sup> Congressional District**

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**46,600 People Could Lose Health Insurance**  
**Under Republican Plan**

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- **46,600 people could lose health insurance**—including 2,700 people with an individual market plan; 18,000 people with employer-sponsored insurance; 2,600 elderly Medicaid beneficiaries; 10,000 children on Medicaid; 4,700 nonelderly adults on Medicaid; 1,300 adults with disabilities on Medicaid; and 7,300 adults who have Medicaid expansion coverage.
- **The district’s uninsured rate has gone from 7.8 percent to 3.4 percent since the ACA was implemented.** This 56 percent decrease in the uninsured rate could be reversed if the ACA is entirely or partially repealed.
- **12,200 individuals in the district received financial assistance in 2016 to help purchase individual market plans.** These Illinoisans risk losing their individual market health plans as a result of the significant cuts to tax credits included in the Republican ACA repeal bill.

**Here’s what hospitals and public health departments are saying:**

- UnityPoint Health (Peoria, IL): *“Due to the decreased charity care (as a result of the ACA), we have moved those allocated dollars to other areas ... that would best serve our patients. Our system has been able to focus on expanding primary care access through UnityPoint Clinic, so that patients receive the right care in the right place at the right time.”*
- Woodford County Health Department: *“The ACA has focused on preventive health services, such as access to vaccines, disease screening, well-child visits, and tobacco cessation. Without the continued funding of the Prevention and Public Health Fund under the ACA, all of these wellness programs and preventive services are in jeopardy.”*
- Stark County Health Department: *“I believe that continued implementation of the ACA is necessary to address the nation’s continued problem of health inequity, discriminatory practices by insurance companies, and uneven quality in the delivery of health care services.”*

**Tax credits under the ACA and GOP Repeal Bill for a 60-year old making \$40,000 per year:**

- Adams, Brown, Cass, Logan, Mason, Menard, Morgan, Schuyler, and Scott Counties
  - Affordable Care Act: \$8,010
  - Republican Repeal Bill: \$ 4,000 (50 percent reduction in assistance)
- Hancock County
  - Affordable Care Act: \$9,690
  - Republican Repeal Bill: \$ 4,000 (59 percent reduction in assistance)
- Marshall and Woodford Counties
  - Affordable Care Act: \$8,270
  - Republican Repeal Bill: \$ 4,000 (52 percent reduction in assistance)

## Feedback from Illinois Stakeholders

### **Illinois Health and Hospital Association**

- *“I am writing to ask you not to support the American Health Care Act (AHCA) when it comes to the House floor for a vote. IHA has serious concerns with the proposed legislation because it would cause the loss of health coverage for thousands of Illinoisans, jeopardize access to health care for ALL Illinoisans, and harm the state budget and economy.”*
- *“Repeal of the enhanced federal funding for the ACA’s Medicaid expansion will result in hundreds of thousands of Illinoisans losing their coverage, as well as the loss of substantial federal funding to the state (now at \$3.2 billion annually for the Medicaid expansion population). Without that funding, our estimates are that the state would sustain \$7.6 billion to \$8.4 billion in reduced annual economic activity, resulting in 55,250 to 60,750 lost jobs.”*
- *“Based on the CBO’s numbers, conservatively, Illinois could be facing the loss of at least \$40 Billion in federal Medicaid funding over ten years – at a time when the state is not well positioned to absorb the costs that would be shifted to the state.”*

### **Illinois Chapter of the American Academy of Pediatrics**

- *“On behalf of our 2,200 pediatric primary care, medical subspecialty, and surgical specialty members, we are very concerned about the health impacts of the repeal of the ACA and the proposed changes to Medicaid. We feel these proposals will have a devastating effect on families and increase the number of uninsured in Illinois.”*
- *“If the ACA is repealed or the federal funds for Medicaid expansion are halted, Illinois Medicaid expansion, which provides insurance for more than 637,000 people, would automatically end ... Illinois is in a fragile economic state and currently operating at a significant deficit. We simply cannot take on any additional costs and we strongly fear any effort to impose these changes on Illinois will result in sharp cuts to insurance coverage.”*
- *“Some in Congress have outlined a variety of proposals to replace the ACA, including Health Savings Accounts (HSAs), high-risk pools, and selling insurance across state lines. None of these proposals offer the needed protections for children and families and all will have the effect of reducing the number of uninsured in Illinois, reducing access to healthcare, and negatively impacting the health of children and families in Illinois.”*

### **Illinois Primary Health Care Association (Community Health Centers)**

- *“Repeal of the ACA without an adequate replacement would greatly hinder the patients and communities that rely on community health centers ... IPHCA is also greatly concerned with some of the non-specific health care proposals that seek to alter the financing and coverage guarantees of the Medicaid program, specifically a block grant or per capita cap on federal funding ... Medicaid payments make up over half of health centers’ revenues and consequently are essential to their viability and ability to innovate ... Illinois health centers provide primary health care to one out of every four Medicaid patients while only utilizing 2 percent of Medicaid dollars.”*

## **Feedback from National Stakeholders on Republican Repeal Bill**

### **American Medical Association**

- *“We cannot support [the bill] as drafted because of the expected decline in health insurance coverage and the potential harm it would cause to vulnerable patient populations ... We are concerned with the proposed rollback of the Medicaid expansion ... Medicaid expansion has proven highly successful in providing coverage for lower-income individuals.”*
- *“The AMA cannot support provisions that repeal the Prevention and Public Health Trust Fund ... and we cannot support provisions that prevent Americans from choosing to receive care from physicians and qualified providers ... including those associated with Planned Parenthood affiliates.”*

### **American Hospital Association**

- *“We cannot support the [bill] in its current form ... It appears that the effort to restructure the Medicaid program will have the effect of making significant reductions in a program that provides services to our most vulnerable populations.”*

### **American Nurses Association**

- *The bill “threatens health care affordability, access, and delivery for individuals across the nation ... The bill changes Medicaid to a per-capita cap funding model, eliminates the Prevention Fund, restricts millions of women from access to critical health services, and repeals income-based subsidies that millions of people rely on ... These changes in no way will improve care for the American people.”*

### **U.S. Conference of Mayors**

- *“States will be forced to end coverage and eliminate health care for low-income seniors, people with disabilities, children, and working families ... The GOP plan is bad for cities, bad for people who live in cities, and bad for people who provide healthcare in cities.”*

### **The American Association of Retired Persons (AARP)**

- *“This bill would weaken Medicare’s fiscal sustainability, dramatically increase health care costs for Americans aged 50-64, and put at risk the health care of millions of children and adults with disabilities, and poor seniors who depend on the Medicaid program for long-term services and supports ... It could hasten the insolvency of Medicare by up to 4 years and diminish Medicare’s ability to pay for services in the future.”*

### **National Committee to Preserve Social Security and Medicare**

- *“We oppose the bill to repeal the Affordable Care Act—it would weaken Medicare’s solvency, threaten access to Medicaid long-term care benefits, and require ‘near seniors’ to pay more for less health care ... The bill puts seniors and people with disabilities at significant risk of ending up uninsured or losing access to needed care.”*