

The Affordable Care Act is Working

*The evidence shows that **The Affordable Care Act is Working** in terms of the key metrics of **Access, Affordability & Quality**. Families, business, and taxpayers are better off as a result.*

ACCESS:

- **There has been an historic decrease in the uninsured.** In just one year we've reduced the number of uninsured by about 10 million people. Meanwhile, millions of Americans have signed up for health coverage on the Health Insurance Marketplace. And 3 million young adults have gained coverage through a parent's plan.
- **More Americans have access to Medicaid coverage.** Twenty-eight states plus DC have expanded Medicaid under the Affordable Care Act. As another indicator of progress: Since October 2013, more than 10 million more Americans were enrolled in Medicaid and CHIP - a 17.5 percent increase compared to average monthly signups before that time.
- **Millions of Americans who already had insurance have seen their coverage improve because they now have access to preventive services** like vaccines, cancer screenings, and yearly wellness visits at no out-of-pocket cost. In addition, Americans cannot be denied or dropped from coverage because of a **pre-existing condition** or because they hit an annual or lifetime cap in benefits.

AFFORDABILITY (CONSUMERS):

- **Because of the Affordable Care Act, health care is finally affordable for millions of Americans and their families: Premiums are holding stable and nearly 8 in 10 current consumers could get covered for \$100 or less after tax credits.** Before the Affordable Care Act, consumers on the individual market often were subject to double-digit rate increases. On average, Marketplace premiums are seeing only modest increases.
- **87 percent of people who selected 2015 plans through HealthCare.gov in the first two months of Open Enrollment got financial assistance to help lower the cost of premiums.**
- **Insurers have decided that the Marketplace is a good place to do business and as a result, consumers have more choices.** Twenty-five percent more issuers have joined the Marketplace, and consumers can choose from an average of 40 health plans, which is up from 30 in 2014.
- **Consumers have saved \$9 billion since 2011, because the law requires insurance companies to spend at least 80 cents of every dollar on consumers' health care** and empowers states to review and negotiate premium increases.
- **Millions of seniors are saving billions of dollars on prescription drugs:** 8.2 million seniors have saved more than \$11.5 billion on their prescription drugs since 2010 – an average of \$1,407 per beneficiary.

AFFORDABILITY (HEALTH CARE COSTS):

- **Taxpayers are benefitting as costs and spending are held down.** Last year, health care spending grew at the slowest rate on record (since 1960). Meanwhile, health care price inflation is at its lowest rate in 50 years.
- **Record-breaking recovery of \$19.2 billion from health care fraudsters.** Over the last five years, the administration's enforcement efforts, combined with new tools provided by the Affordable

Care Act, have recovered \$19.2 billion in taxpayer funds, up dramatically from \$9.4 billion over the previous five-year period.

- **And as we build a better, smarter, healthier delivery system, we have seen a historic slowdown in the growth of health care costs that is generating savings for workers, business, and taxpayers.** Slow growth in the cost of health care has continued, with health care price inflation remaining at low levels not seen in decades, employer premium growth tying record lows, and Medicare spending per beneficiary essentially unchanged in fiscal year 2014.

QUALITY:

- **Americans say they like their Marketplace coverage.** A Gallup study found that 7 in 10 who signed up for Marketplace insurance during last Open Enrollment say the quality is excellent or good.
- **At the same time, fewer Americans are losing their lives or falling ill due to hospital-acquired conditions, like pressure ulcers, central line associated infections, and falls and traumas – which are down 17% since 2010.** Preliminary data show that between 2010 and 2013, there was a decrease in these conditions by more than 1.3 million events. As a result, 50,000 fewer people lost their lives, and there were \$12 billion in cost savings.
- **And, fewer of our parents and grandparents are being unnecessarily readmitted to the hospital:** Between 2012 and 2013, readmissions among Medicare beneficiaries were driven down by 150,000.

What Consumers Need to Know

1. **Deadline is fast approaching.** Open enrollment is ending soon. The final Open Enrollment deadline to sign up for 2015 coverage is Feb. 15. If people miss that deadline, they will likely have to wait to sign up for coverage until the next open enrollment season, with coverage starting in 2016.
2. **Enrolling in coverage is easier than ever.** This year, the consumer experience at HealthCare.gov simpler, faster, and more intuitive. It is easy to shop; no log-in or application is required to see the plans in your area and find out how much financial help may be available. We streamlined this year's application, reducing the number of screens people need to click through from 76 to 16. And you can even apply on your smartphone.
3. **More choices are available this year.** More than 90 percent of consumers will be able to choose from three or more issuers—up from 74 percent in 2014. That means that consumers can choose from an average of 40 health plans in their county for 2015 coverage—up from 30 in 2014.
4. **Financial assistance is available.** Eighty-seven percent of people who selected plans in states using HealthCare.gov are getting financial assistance to lower monthly premiums.
5. **Help is available.** We are working to meet consumers where they are, whether that is online, over the phone or in person.
 - **Online:** Information is available at HealthCare.gov or CuidadoDeSalud.gov.
 - **By Phone:** Marketplace call center representatives are available to help all day, every day at 1-800-318-2596. TTY users should call 1-855-889-4325. Assistance is available in 150 languages. The call is free.

- **In person:** Consumers can find local help at by visiting: Localhelp.healthcare.gov

#GetCovered Stories

Read personal stories of how the Marketplace has helped people across the country. You can view your story using #GetCovered on [Facebook](#), Twitter, and [Pinterest](#).

Eric, Colorado: “Having health insurance is the responsible thing to do, period. And it’s even more important if, like me, you’re into adrenaline sports like skiing, mountain biking and rock climbing. I know, because health insurance saved my life.” [Healthcare.gov, [1/27/15](#)]

David, New Jersey “I cannot stress enough how beneficial the Affordable Care Act has been for me, as a millennial, and the peace of mind it has brought my wife and me. It’s impossible to put a price on knowing my wife and I can afford our health care.” [HHS.gov/blog, [12/12/2014](#)]

Yvonne, Pennsylvania “I was able to sign up pretty easily. I got a plan I could afford that’s about 128\$ a month and not only did it enable me to just go to the doctor it wound up paying for surgery that saved my life.” [HHS.gov/blog, [11/26/2014](#)]

James, Florida “Thanks to the Affordable Care Act, I was able to enroll last January in coverage without worrying about my pre-existing condition. Insurers used to refuse to cover me because I’m a type 1 diabetic – I was diagnosed when I was 3 years old. And this past year, I found out just how important it was to have coverage. About two weeks after my health insurance went into effect, I developed hemorrhages in both of my retinas, a complication of my diabetes. I had to have Lasik surgery on both eyes to repair them.” [HHS.gov/blog, [11/21/2014](#)]

Robert, Florida “Without access to treatment and doctors, I would be dead. I’ve been able to benefit from the marketplace by having insurance because it would financially devastate me to have 180,000\$ bill. I’m a person who has changed my mind. I was one of the people that was bad mouthing the marketplace. I was one of the people that didn’t want to sign up for insurance. I’ve been that person, I’ve been in their shoes.” [HHS.gov/blog, [6/15/2014](#)]

Elena, Colorado “Health insurance is so important, particularly for somebody like me because of my work with farm equipment and animals. A ram once knocked me over on my back when I wasn’t looking, and my first thought was, “Oh, no, I really hurt something.” Things like that can happen without you expecting them. I’ve been lucky so far, but a lot of people in this area don’t have insurance and have had more tragic outcomes. We had a neighbor who passed away a few years ago with cancer because he didn’t go to the doctor when it might have helped. Without insurance, he kept avoiding the costs, and by the time he finally did go, it was too late.” [HHS.gov/blog, [1/6/2015](#)]

Earnest and Sharon, Illinois “We both had professional careers, we saved well. But if we didn’t have health insurance, these medical bills would have put a huge dent in our retirement savings. But then I heard about the Affordable Care Act and the Marketplace. I was able to secure coverage for my wife and me through HealthCare.gov, that started January 1, 2014. The pre-existing condition issue was no longer an issue, and we had a choice of providers to choose from. I retired from my job on December 31, 2013,

knowing that our Marketplace insurance would kick in on January 1, 2014. The ACA allowed me to be by Sharon's side during her treatment, and I'm grateful for that." [HHS.gov/blog, [12/3/2014](#)]

Vaughn, Georgia "Fortunately, the Health Insurance Marketplace made it possible for me to get affordable health insurance and join the PR agency. I selected a plan that costs \$80 a month, with a tax credit, through the Marketplace, which is affordable for me. Without health insurance, I would have been vulnerable to getting sick and not being able to take care of myself. I'm into living. I've got a lot of work to do, I've got a lot of dreams and goals to accomplish and having health insurance will definitely help me do that." [HHS.gov/blog, [12/2/2014](#)]

Jace, Montana "The Marketplace is a huge benefit for Indian Country. I believe this opportunity for my people to have quality, affordable health insurance will give them not just a sense of pride, but also help them feel more connected to the community knowing that their health care needs are being met. By getting covered through the Marketplace, I know my family and I are protected. We can keep up to date on our health screenings and checkups and we have an easier time trying to live a healthy lifestyle." [HHS.gov/blog, [9/9/2014](#)]

Carlos, Maryland "My mom works full-time as a housekeeper and I was able to be covered through her health plan. When we took time to look at our plans, we wondered if it would be a better idea for me to get my own health insurance. I got some help navigating HealthCare.gov and found a health plan through the Health Insurance Marketplace that fits my needs. And even better, I learned that I qualified for financial assistance, which reduced the cost of my monthly premium to 0 dollars! My insurance covers dental and vision and I pay copays for doctor visits and prescriptions. By getting my own plan, I'm probably saving my mom hundreds of dollars a year. To me, it means a lot to have my own plan" [HHS.gov/blog, [11/15/2014](#)]

Jennifer, North Carolina "There were a lot of plans through the marketplace and all of them were pretty affordable. I currently pay \$21 for a silver plan. I think it's very affordable. A lot of people would be able to pay for that. I am one of the millions to sign up through the marketplace, it makes me feel happy. I'm glad that I have insurance that I can finally be covered." [HHS.gov/blog, [12/11/2014](#)]

Eyole, Texas "When I thought I had the flu, my "health plan" was to try to sleep it off. When I had a sore throat and needed an antibiotic, I managed to find a doctor-friend of a friend who would prescribe the medication. When you don't have health insurance, it's hard to get a primary care doctor. Thanks to the Affordable Care Act, I was able to enroll in a quality plan through the Health Insurance Marketplace. Now I know that if I have to go to a hospital or clinic and the first question they ask is whether I have health insurance, I can say yes and not worry whether I can afford the expense of treatment." [HHS.gov/blog, [12/18/2014](#)]

Barry, Tennessee "When the Health Insurance Marketplace opened for 2014 coverage, I jumped at it. I signed up for a better policy with four times the coverage and, at \$293 a month after tax credits, less than half the cost. My deductible was also cut by more than half, to \$4,000. About a month ago, I had surgery on my left hand, which cost roughly \$7,500 to \$10,000 and was mostly covered by my Marketplace insurance. I've already gotten approval from my insurer for a \$7,000 shot to fix my right hand at least for a few years. I'm also getting preventive care now, at no-out-of-pocket cost. I recently had a physical—my first in five years—and I got flu and shingles shots." [Healthcare.gov/blog, [12/15/2014](#)]

Kyle, Texas “I think the Affordable Care Act is designed for a multitude of people, and that includes veterans like me who didn’t spend 20 years in the military. I still served my country. You think about a veteran who gives six or seven years, but he doesn’t retire so he may not get health benefits. What is he going to do other than work for a large company? Fortunately, I was able to get health coverage for my entire family through the Health Insurance Marketplace. I didn’t qualify for assistance, but I found quality insurance that is affordable for us, didn’t charge us more because of our pre-existing conditions, and will be there when we need it.” [HHS.gov/blog, [11/10/2014](#)]

Anne, Pennsylvania “Without health insurance, I might have delayed going to the doctor, having the necessary tests, and detecting the stomach cancer early. I don’t know how I would have paid for my medical care. The bills are still coming in, but I estimate that along with the monthly premiums and copays, I will have paid less than \$5,000. My insurance is covering the rest—perhaps as much as \$500,000 to \$1 million. One surgery and hospital stay alone cost roughly \$250,000. I’m very glad I got covered.” [Healthcare.gov/blog, [10/31/2014](#)]