

The Build Back Better Act Will Expand Access to Affordable, Quality Health Care for Millions of Americans

In November, House Democrats passed the Build Back Better Act, a bill that would [strengthen the Affordable Care Act and expand health care coverage](#) to millions of Americans currently without insurance, close the Medicaid Coverage Gap, bring down the cost of prescription drugs, and expand Medicare benefits. These policies will help improve millions of Americans' [health and economic well-being](#):

Strengthening the Affordable Care Act: The Build Back Better Act extends increased Affordable Care Act tax credits from the American Rescue Plan, reducing premiums for over 9 million Americans who purchase health insurance through the Affordable Care Act marketplace. These tax credits have [“already lowered families’ monthly premiums and out-of-pocket costs, and have helped total enrollment on marketplace plans reach a record high as of August 2021.”](#)

- This proposal will enable [more than 3 million uninsured adults](#) to enroll in health care plans under the Affordable Care Act without paying premiums, which would help millions of families to access quality health care and have more stable household finances. Past research on the Affordable Care Act has shown families who gained coverage under the law had [reduced barriers to care and better health outcomes](#).

Closing the Medicaid Coverage Gap: Currently, 12 states have not adopted ACA provisions that expand Medicaid coverage to a larger eligibility group to help ameliorate historic trends of high uninsured levels among low-income adults, [leaving over 2.2 million Americans in a coverage gap](#) and uninsured rates nearly double that of those in states that chose to expand Medicaid coverage.

- Beginning in January 2022, Americans who have been without insurance because of where they live will be eligible to receive ACA-like coverage. All those who would be eligible for Medicaid in an expansion state would be eligible to enroll in this expanded coverage plan.

Reducing Prescription Drug Prices: Around [3 in 10](#) American adults report not taking their medicines as prescribed due to the cost over the past year, with prescription drug prices in America increasing at [twice the inflation rate](#) of the American economy in 2020.

- The Build Back Better Act would allow Medicare to negotiate with drug companies to get a lower price on some high-cost prescription drugs, including drugs administered through Medicare Part D and Medicare Part B. This proposition is overwhelmingly popular with the American public, with [83% being in favor](#) of the government negotiating prices for these high-cost prescription drugs. The legislation would also directly lower out-of-pocket costs for seniors through Medicare and [lower insulin prices](#) to ensure that Americans with diabetes do not pay more than \$35 per month for insulin.
- The bill also imposes [a tax penalty](#) on companies that increase drug prices faster than inflation, benefiting Americans with all types of insurance.