

What's At Stake If Republicans Win their Lawsuit to Eliminate the Affordable Care Act

Today, the Fifth Circuit Court of Appeals heard oral arguments in Republicans' Texas v. U.S. lawsuit to strike down the Affordable Care Act. After failing to repeal and replace the ACA, the Trump Administration and Republicans are seeking to dismantle the law and its protections for millions of Americans through the courts.

THE CONSEQUENCES OF OVERTURNING THE ACA:

If Republicans eliminate the Affordable Care Act, it would have a devastating impact on the American people. Here's a look at what's at stake:

- Nearly 20 million Americans will lose health care coverage, [according to the Urban Institute](#).
- Over 130 million Americans with pre-existing conditions will lose protections.
- Over two million young adults will no longer be able to stay on their parents' insurance until age 26.
- Insurance companies will no longer be required to cover essential health benefits, such as prescription drugs, hospitalization, and maternity and newborn care.
- Twelve million seniors who have saved millions of dollars on their prescription drugs under the ACA will no longer receive these savings.
- The Medicaid expansion, which was adopted by 37 states, will be gone, and millions of Americans will lose health coverage as a result.
- Affordability tax credits that reduce the cost of health care premiums for millions of Americans will no longer be available.
- Insurance companies will no longer be required to provide free preventive care visits.
- Insurance companies will be allowed to place lifetime caps and annual caps on coverage.
- Insurance companies will be able to charge women more than men for the same health coverage.
- Insurance companies will be allowed to use premiums for unlimited executive bonuses instead of paying for the health care of their customers.

WHAT THEY ARE SAYING ABOUT THE GOP LAWSUIT:

A look at the news coverage shows eliminating the Affordable Care Act would be catastrophic:

“Even if the high court were to decline the case, **the drama would raise fresh uncertainties about the millions of Americans who could lose insurance coverage and consumer protections created under the law** — especially those with preexisting medical conditions, whom President Trump has vowed to protect even as his administration tries to eliminate the law.” [Washington Post, [07/07/19](#)]

“**If the law is wiped out, so too would be insurance for 20 million people**, protection for people with preexisting conditions, subsidies for low-income people, Medicaid expansions in many states, coverage for young adults up to age 26 and more.” [USA Today, [07/08/19](#)]

“Lawyers and other experts say that uprooting the law could have ‘**dire consequences for millions of people**,’ in the words of Abbe R. Gluck, a law professor at Yale who has closely followed the litigation. It would also raise legal and practical questions... ‘The Justice Department’s position is mind-boggling,’ said Timothy S. Jost, an emeritus professor of health law at Washington and Lee University. ‘The Affordable Care Act affects the whole health care system, including Medicare, Medicaid, the Food and Drug Administration, the Indian Health Service and much more. The administration is asking the appeals court to invalidate the entire law without really knowing exactly what that would mean. **It’s reckless.**’” [NY Times, [03/24/19](#)]