WAR ROOM

MEMORANDUM
TO: Interested Parties
FROM: DNC War Room
DATE: March 23, 2020
RE: On Its 10th Anniversary, In Midst Of Public Health Crisis, The ACA Is More Valuable Than Ever

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Ten years after the passage of the Affordable Care Act, the law is more popular than ever. It's no wonder -- it helped tens of millions of Americans obtain quality, affordable health care coverage, made it illegal for insurers to deny coverage over a preexisting condition or charge women more for their health care than men, allowed young adults to stay on their parents' plans, required coverage of preventative services and essential health benefits, and so much more.

Now -- in the midst of a global pandemic -- the ACA is one of our most critical tools to protect Americans from the consequences of the coronavirus. The protections afforded by the ACA help ensure Americans get the health care they need and aren't bankrupted just because they caught coronavirus. The Trump administration has been forced to rely on several provisions of the ACA as part of the nation's response to the virus.

And yet, Trump is still arguing in court to overturn the entire health care law, including its preexisting condition protections -- and doubled down at a coronavirus briefing just last night. At every opportunity, Trump has worked to weaken the ACA and put coverage for millions at risk. Despite promising to create better, more affordable health care, Trump and his repeated acts of sabotage have contributed to rising health care costs and a rise in the uninsured rate. Americans shouldn't have to worry every day about whether the law will be overturned and they'll lose the ACA's protections, and whether they will be able to pay their bills because of rising health care costs that Trump failed to lower.

The ACA is more popular than ever.

- A clear majority of Americans approve of the Affordable Care Act. In February, the ACA hit its highest approval rating ever of [55%](#).

Now -- in the midst of a global pandemic -- the ACA is one of our most critical tools.

- **Comprehensive Coverage:** The ACA established what are known as "essential health benefits," such as prescription drugs and hospitalization. Coronavirus testing and treatment are essential health benefits and must be covered by all ACA-compliant plans.

- **Access To Critical Vaccinations Without Cost Sharing:** Once a coronavirus vaccine is developed, the Affordable Care Act will almost certainly cover the coronavirus vaccine without cost-sharing, because it requires plans to cover all vaccinations recommended by the CDC's Advisory Committee on Immunization Practices (ACIP).

- **Protections For As Many As 133 Million Americans With Pre-Existing Conditions:** Under the ACA, anyone who contracts coronavirus will not be subject to future discrimination from insurance companies.

- **Coverage for 20+ Million People:** Because of the ACA, more than 20 million Americans gained health coverage. People with insurance are much more likely to see a doctor when they are sick and to get the treatment they need.

- **Increased CDC Funding:** The Affordable Care Act established the CDC Prevention and Public Health Fund, which helps states prepare for disease outbreaks.

- **Medicaid Expansion:** Because of the ACA, states can get additional federal money to expand Medicaid to vulnerable populations. More than 17 million Americans now have coverage through Medicaid expansion. Importantly, Medicaid's funding structure allows funds to increase in response to a public health emergency like coronavirus.

- **Key Support For Rural Hospitals.** The ACA significantly reduced uncompensated care costs. Between 2013 and 2015, hospitals' uncompensated care costs decreased by $12 billion, or roughly 30 percent. As hospitals prepare for an influx in coronavirus patients, it is critical that they are paid for the treatment they provide.

Even as he tries to destroy the law, Trump has been forced to rely on key provisions of the ACA to fight the spread of coronavirus:

According to the *Los Angeles Times*:

- **Essential Health Benefits:** "President Trump and his deputies have urged health insurers to make testing for coronavirus free to patients, calling it an 'essential benefit,' despite years of pushing to loosen federal rules on what health insurance plans must cover."

- **Medicaid Expansion:** "And the administration is now moving to make it easier for poor Americans to get care through Medicaid, after championing multiple efforts over the last three years to slash the joint federal and state program and cut millions of people from its rolls."

- **Nursing Home Inspections**: "The federal Centers for Medicare and Medicaid Services, known as CMS, pledged to intensify nursing home inspections, just months after moving to roll back government inspection standards the agency called "burdensome.""

And yet, Trump will stop at nothing to end the ACA.

- **Trump tried to repeal the ACA:**
    - Throughout 2017, Trump and Republicans in Congress repeatedly tried to push dangerous repeal legislation through that would have kicked upwards of 20 million Americans off their health care, undermined the ACA's protections for Americans with preexisting conditions, and gutted Medicaid.

- **Trump sabotaged the ACA:**
    - Trump and Republican sabotage of the ACA has contributed to rising health care costs. Last year, premiums for silver benchmark marketplace plans were [16 percent higher](#) than they would have been had Trump and Republicans not succeeded in undermining the law and stoking market uncertainty.

- **Trump supports a lawsuit to overturn the ACA:**
    - Trump promised that whoever "wanted health care" would have it under his administration, but the Trump-backed lawsuit would cause 21 million Americans to lose their insurance.

    - Trump promised he would put a stop to rising health care costs and even reduce them -- but his lawsuit would raise out-of-pocket costs for premiums and prescription drugs.

    - Trump promised to support preexisting condition protections and said that costs for people with preexisting conditions would be "much lower" under his leadership -- but his lawsuit would end these vital protections.

    - Trump promised to protect Medicaid -- but his lawsuit would end access to Medicaid for millions of Americans enrolled through the ACA's expansion program.

The politics of health care.

But all this has come at a political cost for Trump and Republicans. Their efforts to repeal the ACA and sabotage American health care, and Democrats' efforts to protect the law, expand coverage and lower costs, have helped Democrats win races up and down the ballot in 2017, 2018 and 2019, including winning the House majority in the last midterm elections. And still today, health care is the number one issue on the minds of voters, and among voters who rate it their top issue, Democrats enjoy a significant advantage. With Trump bungling the response to the coronavirus pandemic, you can bet health care will again be the top issue on voters' minds.

It's quite a reversal of fortune in the 10 years since President Obama signed the ACA. In 2010 and again in 2014, the politics of health care benefitted Republicans with big wins in both those midterm elections. Of course, their success was built on lies like "death panels." But ten years later, the truth has won out. And the truth is the Affordable Care Act has improved the health and financial security of millions of Americans. On this anniversary, that's something to celebrate.