Repealing the ACA Threatens California Seniors

The repeal of the Affordable Care Act (ACA) without replacement threatens 7.6 million older adults living in California who rely on Medicare, Medi-Cal, and the ACA to see a doctor, receive care in their home, and pay for prescription drugs. Here are some of the dangers California seniors would face if the ACA is fully repealed.

1 million Californians age 55-64 would lose coverage.

The ACA expanded coverage for individuals age 55-64 through Covered California and through the expansion of Medi-Cal. If the ACA is repealed, these individuals would lose access to affordable coverage.

600,000 have obtained coverage through the Medi-Cal expansion.

Approximately 400,000 adults age 55-64 purchased health insurance through Covered California—93% of whom receive subsidies to purchase their coverage.

4.9 million Californians in total would lose coverage.

IHSS and other home and community-based services would be threatened.

The ACA increased critical support for programs that help keep seniors and people with disabilities in their homes and in the community through programs like the Community First Choice Option (CFCO).

If CFCO and other LTSS programs are repealed, 500,000 IHSS recipients could see their hours reduced. Home and community-based programs authorized under the 1115 waiver like the Community Based Adult Services (CBAS) program are also put at risk. Without these robust programs, more seniors would be forced to seek care in institutional settings like nursing facilities.
Seniors and people with disabilities would pay more in Medicare costs.

The ACA helped people with Medicare by closing the Medicare “donut hole” and providing free preventive services.

- **One in four** Medicare Part D enrollees has high enough prescription drug spending to fall into the Medicare “donut hole.”

  This means **9 million seniors and people with disabilities** would face higher prescription drugs costs.

- Since 2010, Medicare enrollees have saved $2,272 per person on prescription drugs.

- Seniors and beneficiaries would also see costs rise for Medicare preventive services.

Dual eligibles would be at greater risk.

The ACA allowed California to adopt innovative programs like Cal MediConnect that seek to improve care coordination for seniors. Cal MediConnect serves 113,000 dual eligibles.

A full repeal of the ACA would threaten the Cal MediConnect program, and other programs that California is currently implementing to better coordinate care including the Health Homes Program and Whole Person Care Pilots.

ACA repeal would destabilize all health care programs.

Medicare and Medicaid are bedrock programs that older adults rely on for care.

Fully repealing the ACA places both of these programs in greater financial peril and in danger of dramatic budget cuts, block grants, per capita caps, vouchers, and privatization. For example, California would lose **$160.2 billion** in federal funding if the ACA is repealed. To make up this enormous loss of federal funding, California would have to make drastic choices. Seniors can’t afford these risks.

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