A RESOLUTION

1 Urging the President and the Congress of the United States to
2 not repeal the Patient Protection and Affordable Care Act.
3
4 WHEREAS, In 2010, the Congress of the United States passed
5 and then President Barack Obama signed the Patient Protection
6 and Affordable Care Act (Public Law 111-48, 124 Stat. 119),
7 known as the Affordable Care Act or the ACA; and
8
9 WHEREAS, Often referred to as Obamacare, the Affordable Care
10 Act (ACA) established a comprehensive series of health insurance
11 reforms designed to make universal, affordable health insurance
12 coverage available to all Americans while controlling rising
13 health care costs and ending certain insurance industry
14 practices that limited access to health coverage; and
15
16 WHEREAS, Specifically, provisions of the ACA expand access to
health insurance coverage by creating transparent health
insurance marketplaces or health insurance exchanges, allow
young adults to stay on their parents' health plans until age
26, expand Medicaid and establish a system of tax credits and
penalties designed to encourage consumers to purchase individual
coverage and to incentivize businesses to provide coverage to
their employees; and

WHEREAS, A key provision of the ACA requires all health
insurance plans sold in the health insurance marketplace, non-
marketplace plans, small group plans and Medicare and Medicaid
to provide coverage for 10 Essential Health Benefits; and

WHEREAS, The Essential Health Benefits have established a
vital floor for health insurance coverage nationwide with no
annual dollar caps, providing older and working Pennsylvanians
and their families and individuals with mental health challenges
or substance use disorders more health care benefits and a
lesser financial burden; and

WHEREAS, The Essential Health Benefits embodied in the ACA
include, but are not limited to, preventive care, emergency
services, hospitalization, prescription drug coverage, pediatric
services, maternity and newborn care and mental health and
addiction treatment services; and

WHEREAS, The ACA further authorizes three types of financial
assistance to help people afford health insurance coverage:
Medicaid expansion for people with incomes below 138% of
poverty, refundable premium tax credits for people with incomes
from 100% to 400% of the poverty level who purchase health
insurance coverage through Federal or State marketplaces, cost-
sharing subsidies for people with incomes from 100% to 250% of
poverty to provide lower deductibles and copays when purchasing
silver plans in the marketplace; and
WHEREAS, The ACA has established a mechanism for consumers to appeal coverage determinations; and
WHEREAS, The ACA has established a system of navigators to assist consumers in navigating the health insurance marketplace; and
WHEREAS, The ACA provides incentives to increase the number of primary care doctors, encourages primary care doctors to practice in medically underserved rural and urban areas, promotes alternative payment methodologies designed to improve the value of medical care and works to link patients with community-based resources and other services designed to reduce unnecessary hospitalizations and use of emergency departments; and
WHEREAS, The ACA has modified Medicare by slowing the growth of payment rates to hospitals and other health care providers, reducing payments to Medicare Advantage plans and improving benefits for enrollees; and
WHEREAS, The Commonwealth of Pennsylvania is one of 28 states that participate in the ACA through a federally facilitated Health Insurance Marketplace; and
WHEREAS, Since full implementation of the ACA in 2015, United States Census data reveal that the Commonwealth of Pennsylvania's uninsured rate decreased from 10.2% in 2010 to 6.4% in 2015; and
WHEREAS, According to the Insurance Department of the Commonwealth of Pennsylvania, more than 412,347 Pennsylvanians enrolled in marketplace plans in 2016; and
WHEREAS, Of those enrollees, 78% received financial assistance at an average of $248 per month to offset premium
costs; and
WHEREAS, Because of the financial assistance authorized under
the ACA, Pennsylvanians in the individual marketplace received
nearly $1 billion in premium subsidies in 2016; and
WHEREAS, The Insurance Department of the Commonwealth of
Pennsylvania reported that as of February 2017, more than
426,000 Pennsylvanians had signed up for health insurance
coverage in the health insurance marketplace for 2017; and
WHEREAS, In the case of Medicaid enrollment, the Insurance
Department of the Commonwealth of Pennsylvania reports that more
than 700,000 Pennsylvanians have received health insurance
coverage through Medicaid expansion since implementation in
January 2015 and that every county in the Commonwealth of
Pennsylvania experienced an increase in Medicaid enrollment
ranging from 14% to 28%; and
WHEREAS, Medicaid expansion has enabled the Commonwealth of
Pennsylvania to provide essential drug and alcohol treatment to
more than 124,000 Pennsylvanians; and
WHEREAS, More than 51,000 Pennsylvanians have access to
substance use disorder treatment through coverage obtained
through the Federal marketplace, thereby assisting in the
Commonwealth of Pennsylvania's fight against the opioid and
heroin epidemic; and
WHEREAS, Due to the ACA, nearly 1.1 million Pennsylvanians or
more than 10% of Pennsylvanians under 65 years of age, including
thousands of working Pennsylvanians who reside in every county
in the Commonwealth of Pennsylvania, have health insurance
coverage; and
WHEREAS, Data compiled by the Pennsylvania Cost Containment
Council revealed that uncompensated care for the Commonwealth of
Pennsylvania's general acute care hospitals increased every year from 2001 until 2015 but was reduced by 8.6% or $92 million in 2015 after implementation of Medicaid expansion; and

WHEREAS, By 2016, uncompensated care for the Commonwealth of Pennsylvania's general acute care hospitals was reduced by approximately $280 million because of Medicaid expansion; and

WHEREAS, In 2015, nearly 297,000 seniors in the Commonwealth of Pennsylvania saved approximately $1,000 on prescription drugs because of ACA provisions that closed the Medicare donut hole, totaling $313 million in savings for older Pennsylvanians; and

WHEREAS, If the Commonwealth of Pennsylvania had not opted to expand Medicaid, the Commonwealth would have forfeited $37.8 billion in Federal funds over the next 10-year period for the benefit of older and working Pennsylvanians, their families and individuals with mental health or substance use disorders; and

WHEREAS, The ACA has had a positive impact on the availability and affordability of health insurance coverage and access to health care in the Commonwealth of Pennsylvania since 2015, as evidenced by the decline in the uninsured rate for non-elderly adults from 11.7% in 2014 to 8.7% in 2015; and

WHEREAS, There has been a corresponding increase in the number of health care providers, receipt of more than $1.8 billion in payments by health care providers for treating new Medicaid enrollees, a $2.2 billion increase in economic output, the addition of an estimated 15,500 private sector jobs, mostly in the health care field, and generation of an estimated $53.4 million in State tax revenue; and

WHEREAS, Although the Commonwealth of Pennsylvania's experience from ACA implementation through Medicaid expansion and a federally facilitated health insurance exchange has had a
positive impact on the ability of working Pennsylvanians to afford health insurance coverage, millions of working Pennsylvanians, including many working families and their young adult children, in rural and urban regions of the Commonwealth of Pennsylvania may lose their health insurance coverage and access to affordable health care if the Congress of the United States passes and the President signs the American Health Care Act, thereby repealing key provisions of the Affordable Care Act; and

WHEREAS, Repeal of two key provisions of the ACA, Medicaid expansion and tax credit subsidies for health insurance on the Health Care Marketplace, would result in the loss of health insurance coverage by more than 1.1 million Pennsylvanians and an estimated 3,525 premature deaths annually; and

WHEREAS, Reducing Federal spending on Medicaid would reverse a 50-year trend of expanding Medicaid in order to provide health care for the most vulnerable persons in the Commonwealth of Pennsylvania and nationwide; and

WHEREAS, The proposed use of Medicaid block grants or a per capita cap would likely reduce the number of Pennsylvanians eligible for Medicaid, limit the coverage for those who remain eligible or result in the use of enrollment caps or waiting lists; and

WHEREAS, Hospitals in every region of the Commonwealth of Pennsylvania would face a decline in revenue by nearly $1.6 billion, and some hospitals and medical practices, especially in rural and urban areas, may not survive; and

WHEREAS, Repeal of the ACA would result in an estimated 137,000 lost jobs, mostly in the health care industry, an estimated $76.5 billion reduction in the Commonwealth of Pennsylvania.
Pennsylvania's gross State product and an estimated $24 million reduction in State and local tax revenues over five years; and
WHEREAS, It has been estimated that by 2019, the number of uninsured Pennsylvanians would increase from 711,000 to 1,667,000; and
WHEREAS, ACA repeal would add more than $1.4 billion to the Commonwealth of Pennsylvania's structural deficit; and
WHEREAS, ACA repeal would have a devastating effect on Pennsylvanians with substance use disorders and their ability to receive addiction treatment; and
WHEREAS, ACA repeal is estimated to result in nearly $36 billion decrease in Federal funding for health care for Pennsylvanians and $7.8 billion more in State spending over the next decade; and
WHEREAS, ACA repeal would likely mean higher premiums, deductibles and cost-sharing for the 57 million senior citizens and disabled Americans nationwide enrolled in the Medicare program; and
WHEREAS, ACA repeal would also bring back the donut hole in Medicare's prescription drug coverage, thereby seriously impacting older Pennsylvanians' ability to afford prescription drugs; and
WHEREAS, According to estimates by the nonpartisan Congressional Budget Office, ACA repeal would increase Medicare spending by $802 billion over 10 years; and
WHEREAS, ACA repeal would likely reverse the positive reductions in the use of hospital emergency departments for primary care and the positive reductions in incidents of unnecessary hospitalization achieved through the use of expanded primary care and community resources; and
WHEREAS, ACA repeal would likely increase the use of emergency departments for primary care, undermining the financial ability of hospitals while driving up the overall cost of health care in the Commonwealth of Pennsylvania; and

WHEREAS, As introduced in the Congress to replace the ACA, the American Health Care Act would, among other things, provide $600 billion in tax cuts primarily to higher-income individuals and implement an age tax that would allow insurers to charge older Pennsylvanians five times the amount charged to young adults; and

WHEREAS, The American Health Care Act further proposes that income-based premium subsidies be replaced by age-based subsidies, which would harm Pennsylvanians with moderate incomes and make health insurance coverage unaffordable, driving many older Pennsylvanians and vulnerable Pennsylvanians out of the health insurance market; and

WHEREAS, Provisions of the American Health Care Act provide for a reduction in tax credits, which would increase health insurance premiums for many working Pennsylvanians; and

WHEREAS, Elimination of cost-sharing subsidies, repeal of the Medicaid entitlement to coverage and elimination of enhanced Federal funds for new enrollment in Medicaid in 2020 would result in a massive shift of costs to the Commonwealth of Pennsylvania, with more uninsured Pennsylvanians and fewer Pennsylvanians receiving affordable health care; and

WHEREAS, Federal funds made available to the Commonwealth of Pennsylvania under the ACA supplanted Commonwealth funds to provide health care benefits to Pennsylvanians; and

WHEREAS, Given the Commonwealth of Pennsylvania's financial situation, it would be difficult to replace the Federal funds
lost due to the repeal of the ACA; and

WHEREAS, It has been estimated that repeal of the ACA would increase Commonwealth expenditures by nearly $130 million, which, coupled with the estimated reduction in tax revenue, would add more than $1.4 billion to the Commonwealth of Pennsylvania's structural deficit; and

WHEREAS, Major organizations and advocacy groups, including the American Medical Association, the American Hospital Association, America's Health Insurance Plans and the AARP, have warned Congress that ACA repeal would leave millions without health insurance coverage and cause potential harm to the most vulnerable populations and unnecessary disruptions in the coverage and care on which Medicaid beneficiaries depend; and

WHEREAS, ACA repeal without adequate mechanisms to ensure that not one Pennsylvanian will lose coverage and that coverage will be more affordable and of higher quality for all Pennsylvanians would not only evidence a lack of regard for older Pennsylvanians and millions of working Pennsylvanians and their families who stand to lose health insurance coverage and access to affordable health care but also for hospitals and the insurance and health care industry as well as the economic viability of the Commonwealth of Pennsylvania and other states that implemented the ACA; therefore be it

RESOLVED, That the House of Representatives of the Commonwealth of Pennsylvania respectfully urge the President and the Congress of the United States to reject any legislation aimed at repealing the ACA unless such legislation is crafted to ensure the maintenance of health insurance coverage, including coverage of the ACA's 10 Essential Health Benefits, and ensure access to quality and affordable health care by Pennsylvanians
who would otherwise lose their health insurance coverage and
preserve the significant gains that seniors, individuals with
mental health and substance use disorders and the underserved
rural and urban Pennsylvanians have realized through ACA
implementation; and be it further

RESOLVED, That the House of Representatives respectfully urge
the Congress to not jeopardize the health of millions of
Pennsylvanians by voting to approve ACA replacement legislation
without public review and input, including consideration of the
conclusions espoused by the Congressional Budget Office, in
order for the residents of the Commonwealth of Pennsylvania and
other states to have the opportunity to be heard; and be it
further

RESOLVED, That the Chief Clerk of the House of
Representatives transmit copies of this resolution by first
class mail, fax or electronic mail to the President and Vice
President of the United States, the Majority and Minority Leader
of the United States Senate, the Speaker and Minority Leader of
the United States House of Representatives and to each member of
the Pennsylvania Congressional Delegation.