DATE: June 27, 2017
TO: Concerned Parties
FROM: Hilary O. Shelton, Director, NAACP Washington Bureau

URGENT ACTION ALERT

US SENATE POSTPONES VOTE ON DANGEROUS HEALTH CARE REPEAL AND REPLACE LEGISLATION, THE BETTER CARE RECONCILIATION ACT UNTIL AFTER 4TH OF JULY HOLIDAY WEEK

THE NON-PARTISAN CONGRESSIONAL BUDGET OFFICE REPORT DEMONSTRATES THE SENATE BILL WILL ELIMINATE HEALTH CARE COVERAGE FOR 22 MILLION AMERICANS INCLUDING THE ELDERLY AND CHILDREN

THE ISSUE:
On June 27, 2017, Senate leadership announced that it is postponing the planned vote on its health care “reform” bill, the “Better Care Reconciliation Act” (BCRA). No new date has been provided, but it will clearly be after the 4th of July District Work Period. The Senate is scheduled to reconvene on Monday, July 10, 2017. This delay comes a day after the non-partisan Congressional Budget Office (CBO), which is charged with “conducting objective, impartial analysis” to support the Congressional legislative process determined that the BCRA, which would repeal the 2010 Affordable Care Act (“ACA” or “Obamacare”) would result in 22 million additional Americans losing their health care coverage over the next 10 years.

Over the next ten years, the BCRA cuts $772 billion from Medicaid and kicks 15 million Medicaid enrollees off of their insurance. While the House passed-bill would end Medicaid expansion in three years and turn the program over to the states to determine who would receive funding, the Senate bill waits until the year 2021 to end Medicaid expansion, but ends up making deeper cuts to the program. This means the end to Medicaid as we know it; a program which currently provides critical health care to 20% of all Americans, 49% of all births, 60% of children with disabilities, and 64% of all nursing home residents.

Furthermore, under the BCRA, seniors would pay much more for the same coverage they have under the ACA. Under the BCRA, in 2026, a 64-year old with an income of $56,800 would pay $20,500 annually for a silver-level health insurance plan, more than one-third of his or her entire income. Under the ACA, that same 64-year old would only pay $6,800 for the same plan. According to the CBO, the BCRA would also force those with pre-existing conditions to pay “substantial increases” in premiums and out-of-pocket spending. States and insurers can elect to not cover essential health benefits, like prescription drug coverage, maternity care, mental health care or substance abuse treatment.

The BCRA would have a disproportionately negative impact on low- and moderate-income people and communities of color. For low-income people, premiums and deductibles would be so high that nobody could afford them. According to the CBO, when combined with the age-tax, the BCRA would result in the uninsurance rate about doubling in people earning less than 200% of the federal poverty limit (about $24,000 per year for an individual), and the “increase would be disproportionately larger among older people with lower income.” Like the House bill, the BCRA would eliminate the ACA’s cost-sharing subsidies, which help lower deductibles and copayments for low-income marketplace enrollees. This means that the typical deductible would jump from about $500 to $6,300 for people with incomes between 150% and 200% of the federal poverty line. As CBO notes, for a person with income at 75% of the federal poverty line, the deductible would be more than half his or her annual income.

The bill would also be particularly harmful for older middle-class people, people with pre-existing conditions and other serious health needs, and for middle-class families who depend on Medicaid: families caring for children with disabilities, people with disabilities who rely on Medicaid-funded services to work, and seniors receiving home-based services or nursing home care. For many people in these groups, the Senate bill could be even worse than the House-passed bill.

WE NEED TO KEEP UP THE PRESSURE!
THE ACTION WE NEED YOU TO TAKE:
Contact both your Senators and URGE THEM TO OPPOSE THE SENATE HEALTH CARE BILL, THE BETTER CARE RECONCILIATION ACT. To contact your Senators you may:

- Make a Phone Call:
  Call your Senators in Washington by dialing the Capitol Switchboard and asking to be transferred to your Senators'/Congressman’s offices. The switchboard phone number is (202) 224-3121 (see message section, below).

- Write a Letter
  To write letters to your Senators, send them to:
  The Honorable (name of Senator)
  U.S. Senate
  Washington, D.C.  20510

- Send a Fax
  If you would like to send a fax, call your Senators’ offices (through the Capitol switchboard) and ask for their fax numbers (you can use either the attached sample letter or the message box, below).

- Send an E-Mail
  To send an e-mail to your Senators, go to www.senate.gov; click on “Find Your Senators”. Look up your Senators by state; go to their web sites for e-mail addresses.

REMEMBER TO CONTACT BOTH YOUR SENATORS!!!!!!

THE MESSAGE

- The 2010 passage of the Affordable Care Act (ACA) radically transformed our nation’s health by adding over 20 million more Americans to the rolls of the insured. The uninsured rate for African Americans dropped by almost half, from 27% in 2010 to 14.5% in 2015. Amazingly, and for the first time in our nation’s history, a black child was no longer more likely to be uninsured than a white child.

- By knocking 22 million Americans off the health coverage rolls, the Better Care Reconciliation Act (BCRA), which repeals the ACA, does not come close to adequately replacing the gains made by the ACA in terms of the number of Americans who enjoy the security and peace of mind which comes with quality, affordable health care coverage for them and their families.

- According to the non-partisan Congressional Budget Office (CBO), the Senate bill (BRCA) will result in 22 million Americans losing their health care coverage and millions more—especially low- and moderate-income and older Americans—paying thousands more in premiums for skimpier health plans. BRCA is nothing more than a huge tax cut for the wealthiest few, paid for by billions of dollars in cuts to Medicaid, which currently provides critical health care to 74 million Americans—or one-in-five of all people in this country.

THANK YOU FOR YOUR ATTENTION TO THIS IMPORTANT MATTER!!!
If you have any questions, call Hilary Shelton at the Washington Bureau at (202) 463-2940.

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To become an NAACP member or to sign up for e-mail legislative and press updates, visit www.naacp.org
(date)

The Honorable ___________________________
United States Senate
Washington, D.C.  20510 / 20515

RE:  OPPOSE SENATE HEALTH CARE “REFORM”; OPPOSE THE BETTER CARE RECONCILIATION ACT

Dear Senator ______________________________;

As your constituent, I urge you, in the strongest terms possible, to oppose the Better Care Reconciliation Act (BCRA). BRCA is designed to “repeal and replace” the Affordable Care Act (ACA). Unfortunately, according to the non-partisan, impartial Congressional Budget Office (CBO) for 22 million Americans, it would simply repeal, without replacing, their health care coverage. Millions more – especially low- and moderate-income Americans—would end up paying thousands more in premiums for skimpier health plans. BRCA is nothing more than a huge tax cut for the wealthiest few, paid for by billions of dollars in cuts to Medicaid, which currently provides critical health care to 74 million Americans—or one-in-five of all people in this country.

Over the next ten years, the BCRA cuts $772 billion from Medicaid and kicks 15 million Medicaid enrollees off of their insurance. While the House passed-bill would end Medicaid expansion in three years and turn the program over to the states to determine who would receive funding, the Senate bill waits until the year 2021 to end Medicaid expansion, but ends up making deeper cuts to the program. This means the end to Medicaid as we know it; a program which currently provides critical health care to 20% of all Americans, 49% of all births, 60% of children with disabilities, and 64% of all nursing home residents. Furthermore, under the BCRA, seniors would pay much more for the same coverage they have under the ACA. According to the CBO, the BCRA would also force those with pre-existing conditions to pay “substantial increases” in premiums and out-of-pocket spending. States and insurers can elect to not cover essential health benefits, like prescription drug coverage, maternity care, mental health care or substance abuse treatment.

The BCRA would have a disproportionately negative impact on low- and moderate-income people and communities of color. For low-income people, premiums and deductibles would be so high that nobody could afford them; according to the CBO, the “increase would be disproportionately larger among older people with lower income.” The bill would also be particularly harmful for older middle-class people, people with pre-existing conditions and other serious health needs, and for middle-class families who depend on Medicaid: families caring for children with disabilities, people with disabilities who rely on Medicaid-funded services to work, and seniors receiving home-based services or nursing home care. In fact, for many people in these groups, the Senate bill could be even worse than the House-passed bill.

I strongly urge you to oppose the BCRA and rather work to improve the ACA so that the most Americans have the security and peace of mind that comes with health care coverage. Thank you for taking my concerns into consideration.

Sincerely,

(sign and print your name and remember to include your address)

Remember to contact BOTH your Senators.
PREMIUMS WOULD INCREASE FOR OLDER PEOPLE ACROSS INCOMES UNDER THE SENATE BILL
Out-of-pocket silver plan premium for a 64-year old, 2026

Current Law                      Under the BCRA

|$1,700$  |  $6,500$  |
|$20,500$  |  $6,800$  |
|$15,300$  |  $20,500$ |

Income: $26,500$  |  $56,800$  |  $68,200$

Note: Deductibles would be $3,600 in all cases except for individual with income of $26,500, where deductible would be $800.
Source: Congressional Budget Office