



WHAT'S AT STAKE FOR TENNESSEANS?

- **526,000 Tennesseans** would lose health coverage, a **79 percent** increase in the number of uninsured. [[Urban Institute](#)]
- Tennesseans would lose **\$10.777 billion** in federal financial assistance through the insurance marketplaces from 2019-2028, leading to a dramatic spike in the number of uninsured. [[Urban Institute](#)]
- **203,112 Tennesseans** would lose an average monthly advanced premium tax credit of **\$299**, which currently helps them pay for insurance. [[Kaiser Family Foundation](#)]
- **Tennessee** would lose **\$15.9 billion** in federal Medicaid or Children's Health Insurance Program (CHIP) funding, currently providing lifelines to **1,624,284** Tennesseans. [[Urban Institute](#), [Kaiser Family Foundation](#)]

WHAT'S AT STAKE FOR AMERICAN FAMILIES?

- **30 million Americans** would lose health coverage, more than doubling the number of uninsured Americans. [[Urban Institute](#)]
- The number of uninsured children in America would more than double, leaving **4 million children uninsured**. [[Urban Institute](#)]
- **52 million Americans** with pre-existing conditions could be denied health insurance if provisions in the Affordable Care Act protecting those individuals are repealed. This represents **27%** of adults under the age of 65. [[Kaiser Family Foundation](#)]
- **Tens of millions** of others with preexisting conditions could be forced to pay exorbitant premiums. [[Kaiser Family Foundation](#)]
- Nearly **13 million Americans** would lose Medicaid or CHIP coverage alone. [[Urban Institute](#)]
- **82 percent** of those who would lose coverage are in working families. [[Urban Institute](#)]
- Because of the chaotic ripple effect of repealing the Affordable Care Act, an "additional **7.3 million** people become uninsured because of the near collapse" of the individual insurance market. [[Urban Institute](#)]
- The near "death spiral" in the individual market "is likely to occur immediately after the reconciliation bill's provisions take effect." [[Urban Institute](#)]
- **130 million Americans with pre-existing conditions could face discrimination** by insurers once again. Those with preexisting conditions may not be able to get the health care they need and deserve. [[Families USA](#)]
- **Millions of working families and children who finally gained health coverage thanks to Medicaid expansion, could lose it.** Altogether the 72 million low-income people who depend on Medicaid for their lifeline could be in danger because of dangerous proposals to roll back the Medicaid expansion and block-grant the program. [[Families USA](#)]
- Providers, including hospitals and doctors, would see **a dramatic surge in uncompensated or charity care**, \$88 billion in 2019 alone and **\$1.1 trillion** from 2019-2028. [[Urban Institute](#)]
- Hospitals could lose more than **\$165.8 billion** between 2018 and 2026, leading to an "**unprecedented public health crisis.**" [[Federation of American Hospitals \(FHA\)](#); [American Hospital Association \(AHA\)](#)]

REPEAL-AND-DELAY WILL LEAD TO HEALTH CARE CHAOS

Independent experts agree that such a “repeal-and-delay” strategy would be a slow motion disaster:

- [In a letter to Congress](#), the American Academy of Actuaries warned that repeal-and-delay could lead to major disruptions to insurance markets. “[S]ignificant market disruption could result, leading to millions of Americans losing their health insurance,” the independent, non-partisan organization wrote.
- In a [report](#) recently released by the Federation of American Hospitals (FAH) and the American Hospital Association (AHA), [AHA president and CEO Rick Pollack and FAH president and CEO Chip Kahn agree](#), “Losses of this magnitude cannot be sustained and will adversely impact patients’ access to care, decimate hospitals’ and health systems’ ability to provide services, weaken local economies that hospitals help sustain and grow, and result in massive job losses. As you know, hospitals are often the largest employer in many communities, and more than half of a hospital’s budget is devoted to supporting the salaries and benefits of caregivers who provide 24/7 coverage, which cannot be replaced.”
- [According to Larry Levitt, senior vice president of the Henry J. Kaiser Family Foundation](#), “Any significant delay between repeal of the ACA and clarity over what will replace it would likely lead insurers to exit the marketplaces in droves... It would be like a game of musical chairs,” Levitt said. “When the music stops, no insurer wants to be the only one left in the market with all of the sick people.”
- [According to health insurance consultant Robert Laszewski](#), a full repeal risks significant numbers of insurers dropping out of the marketplace: “insurers have got to put their products together this spring, and we’re right in the middle of killing Obamacare,” says. “Are they going to submit proposals to sell in 2018? Why would they stay in the pool?”
- A [recent report from the Center for American Progress](#) stated that repeal-and-delay legislation would “unravel the market even before it does into effect.” “Even with a delayed effective date, the reconciliation bill approach would cause massive disruption and chaos in the individual market for health insurance. The complete unraveling of the market would occur by the end of 2017.”

GROWING NUMBER OF REPUBLICANS CONCERNED ABOUT REPEAL-AND-DELAY

- **President-Elect Trump:** In a post-election interview on CBS’s “60 Minutes,” [President-elect Donald Trump announced his plans to repeal and replace the Affordable Care Act](#). “We’re going to do it simultaneously,” he said. “It’ll be fine.”
- **Senate Health, Labor, Education, and Pensions Committee Chair Lamar Alexander (R-TN):** [Alexander]’s pressing to have a replacement plan ready before tackling repeal, which could significantly delay things, given that Republicans are far from a consensus on what kind of replacement they want. The Tennessee Republican has notably began swapping the words “repeal and replace,” used by Republicans for years, to “replace and repeal.” “There’s an eagerness to address it, so I think there’s no doubt we’ll start immediately to replace and repeal Obamacare, but the president-elect has said that the replacement and the repeal need to be done simultaneously, and that means to me that [we need to figure out how to replace it before we repeal it](#),” he said.
- **Sen. Bob Corker (R-TN):** “Why would we put off for three years doing what we know we have to do?” [Senator Bob Corker \(R-TN\) recently told reporters on Capitol Hill](#). “It doesn’t seem to me that it would really take that long to come up with a replacement and so that is the debate. Are we better off through reconciliation, ending it in three years and then working toward that? You know that is a long time. Momentum can get lost. Or are we better off on the front end right now just replacing it and being done with it.”
- **Sen. Susan Collins (R-ME):** “You can’t just drop insurance for 84,000 people,” [Collins said](#), referring to people who have signed up for ACA insurance in Maine. Collins said she’s interested in an approach advocated by Sen. Lamar Alexander, R-Tenn., who recently told reporters that an ACA replacement should be the “first” focus



of Congress. “I think what we need to focus on first is what would we replace it with and what are the steps that it would take to do that?” Alexander said, [*according to a report in Slate magazine*](#). Collins said her first impression is to agree with Alexander. “It strikes me as a more cautious approach,” she said.