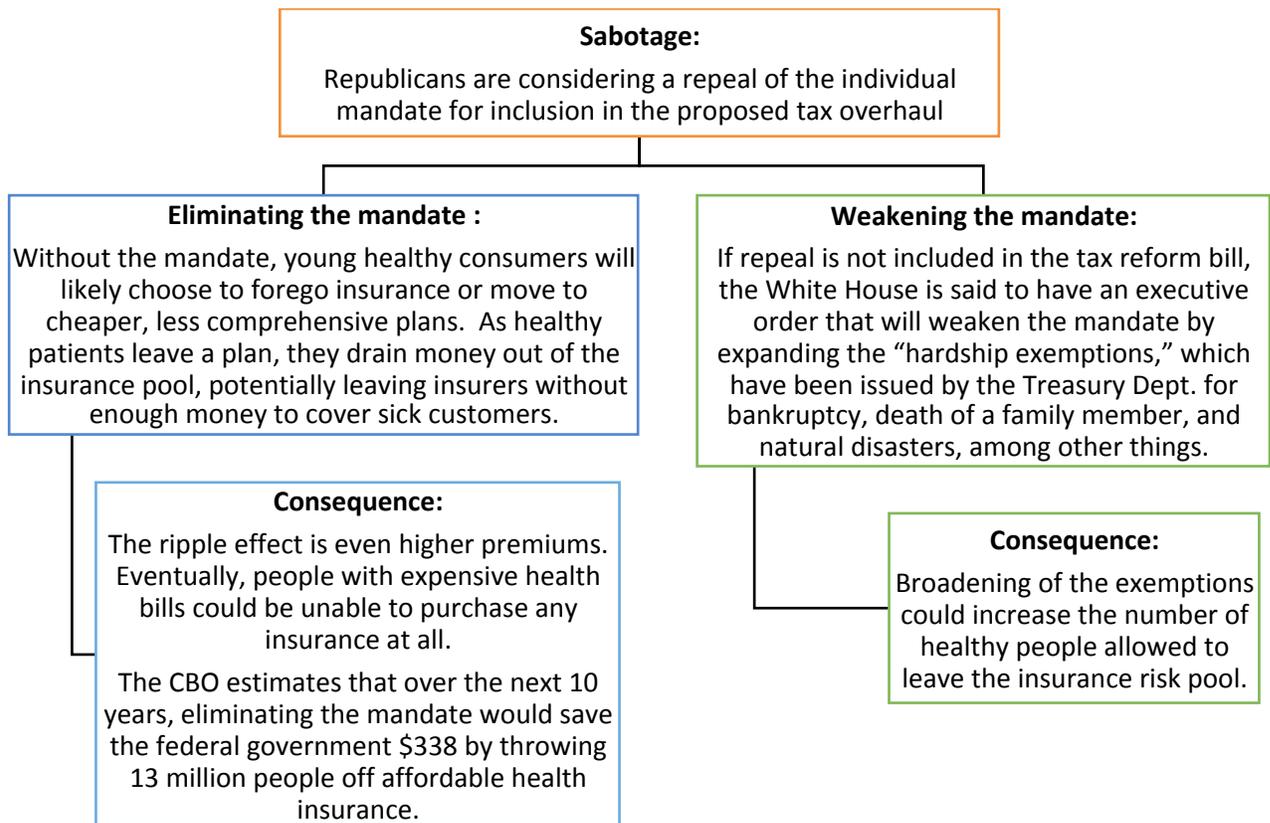


The ACA: Death by a Thousand Cuts

Think the ACA was safe after recent failed efforts to repeal and replace the health law? Think again. With wholesale repeal appearing to be out of reach for now, Congressional Republicans are looking for other ways to undermine key provisions of the health law. Here's a look at what's in the works.

Moves to eliminate or weaken the individual mandate:

Background	The individual mandate is a key provision of the law and gives healthy consumers an incentive to buy coverage and contribute to the insurance risk pool. The mandate requires people to obtain and maintain health insurance coverage or pay a tax penalty each month unless they qualify for an exemption. The total annual fee for 2017 is \$695 per adult and \$347.50 per child (up to \$2,085 for a family), or 2.5% of household income above the tax return filing threshold for the filing status – whichever is greater.
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And the Republicans continue the "thousand cuts" by:

Redefining Essential Benefits	An executive order to exempt some health plans from current requirements would result in healthier people purchasing skimpier plans and leaving the risk pool with rising premiums for sicker patients.
Defunding subsidies	Trump discontinued roughly \$7 billion in federal cost-sharing reduction payments used by insurers to offset costs of required discounts to certain low-earning customers. As a result, some insurers are raising premiums, others are dropping out of the marketplace altogether.
Impeding Open Enrollment	In spite of actions to block advertising and outreach for ACA, there is a glimmer of hope – the public is rallying its support of the ACA, enrollment is up, and states like Maine are taking steps to preserve or expand Federal Medicaid for low-income Americans

Stay vigilant! Stay informed! Let your elected officials know you support the ACA!