

## **“What if I lose coverage?” What WOMEN OVER 60 Have to Lose**

President-elect Trump has pledged to repeal the Affordable Care Act (ACA) with the help of a willing majority in Congress. Everyone with health insurance will be affected if this happens -- including older women. The ACA made Medicare stronger and more affordable, and as a result, improved health care for older women. The law also provided coverage options for women not yet 65 who have lost employer-sponsored coverage.

### **Here’s what women over 60 (but under 65) have to lose:**

- Being able to buy health insurance you can actually afford on your own through the ACA marketplaces if you are not yet eligible for Medicare. This is especially important for older women who have lost employer-sponsored coverage (such as through layoffs) and are under 65. It helps divorced or widowed women who relied on a spouse for coverage and women whose spouse turned 65 and went on Medicare, leaving them without coverage.
- Free preventive services such as mammograms, bone density screenings, and colorectal cancer screenings. You could also lose free coverage of your annual wellness exam.
- Not being rejected by insurance companies for getting sick. Without the ACA, insurance companies can go back to denying coverage for women who have breast cancer or other serious illnesses.
- No limits on how much your insurance will pay to treat an illness. Without the ACA, insurance companies can set limits on how much they will pay in a year or in your lifetime.

### **Here’s what women with Medicare coverage have to lose:**

- Free preventive services such as mammograms, bone density screenings, and colorectal cancer screenings. You could also lose free coverage of your annual wellness exam.
- Better prescription coverage. If the ACA is repealed, progress will be halted in closing the coverage gap known as the “donut hole.” Under the ACA, Medicare enrollees who are in the donut hole gap have been enjoying discounts on brand-name drugs covered by the Medicare Part D program (60% off in 2017). The donut hole has been slated to close entirely in 2020.<sup>i</sup>
- Free or low-cost health coverage for low-income people through expanded Medicaid programs, which can help pay for your Medicare premiums and for long-term care expenses.

**Join our national campaign to raise our collective voices and tell Washington that we cannot afford to lose the coverage we have gained! Share your story and your answer to the question “What if I lose coverage?” using the hashtag #IfILoseCoverage.**

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<sup>i</sup> The Affordable Care Act & Medicare, <https://www.medicare.gov/about-us/affordable-care-act/affordable-care-act.HTML>