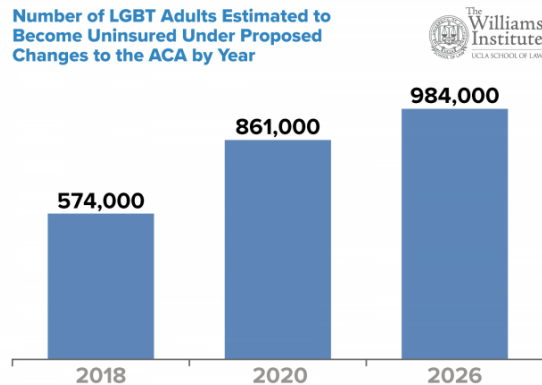


Six Ways Trumpcare Could Undermine Health Coverage for LGBT People

Donald Trump and Congressional Republicans are moving to undo the major advances in coverage that LGBT people won through the Affordable Care Act (ACA). The House has passed its bill and the Senate is on track to do the same, with a vote possible before July 4.

If that happens, more than half a million LGBT adults could lose health coverage by next year and that number would grow to 984,000 by 2026, according to estimates by the Williams Institute.¹ ACA repeal would be particularly devastating for low-income LGBT people and/or LGBT people of color.

Here are six ways Trumpcare would harm LGBT people and our families:



1. Medicaid cuts would cause low-income LGBT people to lose coverage.

Medicaid expansion has been critically important for low-income LGBT people who previously could not qualify for Medicaid if they did not have dependent children or a disability.² In fact, in states that expanded Medicaid, an estimated 386,000 uninsured low-income LGBT people gained Medicaid coverage. The House version of Trumpcare would both end Medicaid expansion and cut traditional Medicaid, causing an estimated 14 million people, including LGBT people, to lose their Medicaid coverage.³ The Senate is expected to do the same.

2. Health plans could charge higher premiums for people with pre-existing conditions.

Before the ACA, insurance companies charged extremely high premiums or simply refused to cover people with a “pre-existing condition.” Breast cancer patients, people living with HIV, and even survivors of sexual assault were denied affordable coverage because of their medical histories. Under the House version of Trumpcare, states could once again let insurance companies require people to fill out extensive and invasive medical history questionnaires and charge unaffordable premiums based on the answers.

3. Health plans could drop coverage for expensive care patients need.

Under the House version of Trumpcare, states could let insurance companies drop coverage for essential health benefits (EHBs), such as hospital stays and mental health care. If that happened, health plans could stop covering expensive health care, such as cancer treatment, care for people with AIDS or medications for Hepatitis C. Insurers could also drop the ACA ban on annual and lifetime coverage limits, meaning they could cut off coverage for treatment of a serious illness.

4. People with Medicaid coverage couldn't use it at Planned Parenthood clinics

Trumpcare would bar people from using Medicaid coverage to get any health services from Planned Parenthood for one year and would likely prompt clinics to close around the country. Planned Parenthood is one of the largest providers of transgender health care in the U.S.

5. Subsidies to help people buy private coverage would be skimpy.

The House version of Trumpcare would sharply reduce the amount of premium tax credits, or subsidies, that people can get to help them afford to buy private coverage through ACA marketplaces.

6. People who miss premium payments would have to pay more to regain coverage

The House version of Trumpcare has a special penalty for anyone who loses their health insurance for just two months (63 days). To regain coverage, they would have to pay 30% extra to the insurance company for a year. This penalty would place hardships on people living with HIV or other chronic health conditions and having trouble paying their bills.



Help us fight back!

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



¹ The Williams Institute. "Nearly a Million LGBT Adults May Lose Health Insurance by 2026 Due to Proposed Changes to the Affordable Care Act." <https://williamsinstitute.law.ucla.edu/headlines/nearly-a-million-lgbt-adults-may-lose-health-insurance-by-2026-due-to-proposed-changes-to-the-affordable-care-act/#sthash.22Xz1P1P.dpuf>

² Wang, T and Cahill, S. March, 2017. What the American Health Care Act means for LGBT people and people living with HIV. <http://fenwayhealth.org/wp-content/uploads/2017/03/Fenway-ACA-PLWHA-LGBT-Policy-Brief-March-2017.pdf>

³ Congressional Budget Office. March 13, 2017. American Health Care Act. <https://www.cbo.gov/system/files/115th-congress-2017-2018/costestimate/americanhealthcareact.pdf>