A Week in Review – A Look At the News Shows the Affordable Care Act Works

Across the country, millions of Americans are experiencing the <u>benefits</u> of the Affordable Care Act. They are benefitting from the elimination of lifetime limits on coverage, protections for those with pre-existing conditions, measures that ban discrimination against women, and other critical patient protections. Additionally, open enrollment through the federal Health Insurance Marketplace is off to a strong start, with over 765,000 people signing up for plans in just the first two weeks. This week, we saw even more positive news showing the Affordable Care Act is working for individuals and families throughout the nation. Here's a round-up of news articles and reports from this week that highlight how the Affordable Care Act continues to help Americans gain access to quality, affordable health care:

In one year, 10.6 million uninsured Americans received quality, health care coverage:

- Between September 2013 and September 2014, the uninsured rate in the United States dropped from 17.6 percent to 12.5 percent. [Urban Institute Report, 12/3/14]
- The **majority of these gains were among low- and middle-income families** targeted by the Affordable Care Act's Medicaid and Marketplace provisions. [Urban Institute Report, 12/3/14]

<u>Consumers shopping for federal Health Insurance Marketplace plans for 2015 are finding even more options and savings:</u>

- There are **over 25 percent more issuers participating in the Marketplace for 2015 plans**. About 91 percent of consumers will be able to choose from 3 or more issuers—up from 74 percent of those who shopped for 2014 plans. [HHS Report, 12/4/14]
- "A surge in health insurer competition appears to be helping restrain premium increases in hundreds of counties next year, with prices dropping in many places where newcomers are offering the least expensive plans." [Kaiser Health News, 12/1/14]
- Sixty-five percent of current Marketplace enrollees can get coverage for \$100 or less for 2015, after tax credits, if they shop for a more affordable plan within their current metal level, compared to 50 percent of current Marketplace enrollees who can get coverage for \$100 or less, after any applicable tax credits, if they stay in the same plan in 2015. [HHS Report, 12/4/14]

Health care spending has continued to slow and more Americans are able to access insurance coverage to help pay for preventive care services:

- The Office of the Actuary of the Centers for Medicare & Medicaid Services (CMS) released a national health expenditure <u>report</u> this week showing that **health spending grew at a rate of 3.6 percent last year**, marking the lowest rate since 1960 for the three-year period between 2011 and 2013. [White House, <u>12/3/14</u>]
- The annual report also showed **health spending continued a pattern of low growth—between 3.6 percent and 4.1 percent—for five consecutive years**. [CMS Report, 12/3/14]
- Total national health spending slowed from 4.1 percent growth in 2012 to 3.6 percent in 2013. [CMS Report, 12/3/14]

The Affordable Care Act's provisions aimed at reducing hospital errors are working and saving lives:

- The Obama Administration released a report announcing that "50,000 fewer patients died in hospitals and \$12 billion in 'health care costs were saved' due in part to initiatives woven into the Affordable Care Act that helped reduce hospital-acquired infections from 2010 to 2013." [Forbes, 12/2/14]
- Between 2010 and 2013, there were **1.3 million fewer hospital-acquired conditions**. [HHS Report, 12/2/14]