

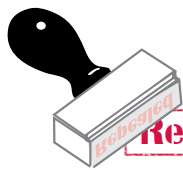
Republican Presidential Primaries

Health Care and the 2012 Nevada Caucuses

What's at Stake?

On February 4, the Republican presidential primary season will continue with the Nevada caucuses. When Nevadans participate in the primary process, they will be weighing issues that have the potential to alter the fate of health care in the state and across the nation.

What do all of the candidates that Nevadans will be voting for have in common? They've all endorsed the repeal of the Affordable Care Act and drastic changes to Medicare and Medicaid. Taken together, these changes would harm the health and health care of Nevada families. Old, young, and working-age, all Nevadans have something to lose under the health proposals that these candidates are bringing to the table. Here's a look at what implementing the candidates' health policies would mean for Nevadans.



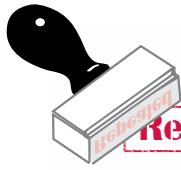
Older Nevadans at Risk

Repealed Preventive Services

The Affordable Care Act made Nevada's 360,000 Medicare beneficiaries eligible for free preventive services, such as mammograms and colonoscopies.¹ Nearly two-thirds (61.1 percent) of Nevada's Medicare beneficiaries received at least one free preventive service between January and November of 2011.²

Repealed Prescription Drug Coverage

Nearly 25,000 Nevadans received a rebate check for prescription drugs in 2010 thanks to the Affordable Care Act.³ In 2011, a similar number received even larger discounts—an average of \$534 per person through just October and up to \$1,804 per person—on prescription drugs while they were in the Part D coverage gap known as the “doughnut hole.”⁴ Over time, both the number of Nevadans helped and the dollar value of this help will grow as the doughnut hole shrinks.



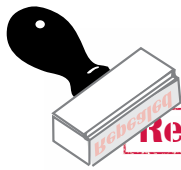
Young Nevadans in Jeopardy

Repealed Children's Coverage

More than 36,000 children in Nevada have been diagnosed with a pre-existing condition that could have resulted in a denial of coverage in the individual market prior to health reform.⁵ Because of the Affordable Care Act, insurance companies can no longer deny these children coverage or offer them a plan that does not cover care for their pre-existing condition.

Repealed Young Adult Coverage

Thanks to the Affordable Care Act, young adults can now remain on their parents' insurance until the age of 26. In Nevada, 38,700 young adults are now eligible to continue receiving coverage this way,⁶ and many have taken up this option.



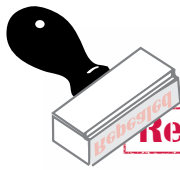
Working-Age Nevadans in Danger

Repealed Protections against Denials for Pre-Existing Conditions

More than one in four Nevadans between ages 18 and 64—414,200 people—have been diagnosed with a pre-existing condition that could result in a denial of coverage in the individual market.⁷ But beginning in 2014, because of health reform, insurers will no longer be able to deny these individuals coverage or charge them higher premiums.

Repealed Equal Premiums for Women

Insurers frequently charge women more than men for coverage (a process called gender rating). And in Nevada, each and every one—100 percent—of the best-selling individual market plans charge a 40-year-old, non-smoking woman higher premiums than a 40-year-old, non-smoking man.⁸ Thanks to health reform, gender rating will be made illegal in 2014.



Nevada Families at Risk

Repealed Tax Cuts for Families

Beginning in 2014, new tax credits to make the cost of private health insurance more affordable will be available to lower- and middle-income individuals and families. **In Nevada, 287,400 people will be eligible for these premium tax credits in 2014.**⁹

Repealed Out-of-Pocket Protections

The Affordable Care Act creates new caps on out-of-pocket spending to protect families from high health care costs. **In 2011 alone, 144,700 Nevadans were in families that spent more than these caps.**¹⁰

More Trouble Ahead?

The provisions described above are only part of the picture. The measures that have been proposed or endorsed by the Republican candidates will go much further—taking away key benefits and rights needed by Nevada’s families, undermining new rules that will make insurers play more fairly, and adding a trillion dollars to the federal deficit over the next two decades. Under these proposals, Nevadans will lose key benefits and protections such as the following:

- The opportunity to purchase coverage like Congress has
- The elimination of lifetime and annual caps on benefits
- New rules that hold insurance companies accountable for how premium dollars are spent, requiring that a majority of money that they collect be spent on providing medical care
- A standardized right to appeal coverage decisions

Not only would the Republican candidates’ plans eliminate coverage gains under the Affordable Care Act, but they would cut coverage even more. This would increase the number of uninsured Americans and make the burden on our health care system—and those of us who have insurance—even larger. Already, families with insurance pay more than \$1,000 extra in premiums each year to cover the cost of care for the uninsured.¹¹ Under the Republicans’ plans, this hidden health tax would surely grow.

Families in Nevada and across the nation have a great deal to lose. Their health and health care are, quite literally, on the line.

Endnotes

- ¹ Kaiser State Health Facts Online, *Total Number of Medicare Beneficiaries, 2011*, available online at <http://www.statehealthfacts.org/comparemaptable.jsp?ind=290&cat=6>, accessed on December 2, 2011.
- ² U.S. Department of Health and Human Services, Centers for Medicare and Medicaid Services, *Beneficiaries Utilizing Free Preventive Services by State, Year-to-Date 2011*, through Week 47 of 2011, last modified on December 6, 2011, available online at http://www.cms.gov/NewMedia/02_preventive.asp, accessed on December 8, 2011.
- ³ Healthcare.gov, *Medicare Beneficiaries Who Received a \$250 Rebate Check, by State*, available online at <http://www.healthcare.gov/law/resources/reports/donuthole03222011a.html>, accessed on December 2, 2011.
- ⁴ Centers for Medicare and Medicaid Services, *Part D Gap Discounts to October 31, 2011*, available online at <https://www.cms.gov/Plan-Payment/>, accessed on December 8, 2011.
- ⁵ Estimates based on pre-existing conditions diagnosed or treated in 2007, prepared by The Lewin Group for Families USA. For more information, see Christine Sebastian, Kim Bailey, and Kathleen Stoll, *Health Reform: Help for Americans with Pre-Existing Conditions* (Washington: Families USA, May 2010).
- ⁶ Estimate of the number of uninsured young adults who are eligible to remain on their parents' plan is from interim final rules for the dependent coverage provision (May 13, 2010), distributed across the states based upon the proportion of all uninsured young adults (ages 19-25) in the U.S. living in the state. More detail is available upon request.
- ⁷ Estimates based on pre-existing conditions diagnosed or treated in 2007, prepared by The Lewin Group for Families USA, op. cit.
- ⁸ National Women's Law Center, *Still Nowhere to Turn: Insurance Companies Treat Women Like a Pre-Existing Condition* (Washington: National Women's Law Center, 2009).
- ⁹ Jenny Sullivan and Kathleen Stoll, *Lower Taxes, Lower Premiums: The New Health Insurance Tax Credit in Nevada* (Washington: Families USA, September 2010).
- ¹⁰ Kim Bailey, Elisabeth Rodman, and Kathleen Stoll, *Worry Less, Spend Less: Out-of-Pocket Spending Caps Protect Families in Nevada* (Washington: Families USA, February 2011).
- ¹¹ Kathleen Stoll and Kim Bailey, *Hidden Health Tax: Americans Pay a Premium* (Washington: Families USA, May 2009).



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