

Ten Reasons for Making Permanent Changes to the Affordable Care Act



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The top health care priority in the Build Back Better (BBB) Act should be making permanent changes to the Affordable Care Act that improve cost protections and open support to more in the middle class. Tens of millions of Americans need a stable source of coverage and a cap on their costs beyond employer-based coverage and Medicare. Further, since the Supreme Court struck down a requirement for states to extend Medicaid to low-income, working-age adults, Republicans in 12 states have still refused to end an unjust gap in coverage. The BBB Act moving through the House of Representatives would permanently cap premium costs for everyone who gets coverage through the ACA exchanges as well as extend Medicaid. Congress must prioritize finishing the job on the ACA as the BBB Act continues to be negotiated.

Here are ten good reasons why the BBB Act should become law:

1. The BBB Act fulfills President Biden’s campaign promise to build on the Affordable Care Act to provide universal access to affordable health care by capping premium costs in the exchanges and ending the coverage gap.
2. Nine million people, including 1.3 million people of color, will see the cost of their coverage rise in 2023 if the BBB’s cost cap provision is not extended.
3. Families would see their premiums rise by \$1,000 on average without the BBB Act. Deductibles will rise after falling by 90%.
4. If not made permanent, a future Congress controlled by Republicans would be more likely to let temporary changes to the ACA expire.
5. Americans support ensuring everyone has affordable access to care regardless of their income.
6. Over 2 million people in America don’t have coverage because they live in one of 12 states where their income is not low enough to qualify for Medicaid despite living in poverty.
7. Fifty-nine percent of the Medicaid coverage gap are people of color.
8. An additional 15 million people who are not covered today would lose the opportunity to get coverage with lower premiums with the BBB Act.
9. The ACA has lowered medical debt by 34% on average and reduced the chance of getting hit with catastrophic health care costs by 30% for low-income adults.
10. The ACA has reduced death rates by 9.4% by expanding access to care.

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