The Affordable Care Act

How does the Affordable Care Act (ACA) benefit people with disabilities?

- Young adults can remain on their parents’ insurance plan until age 26.
- Insurers cannot discriminate against people with pre-existing conditions by denying coverage, charging higher premiums, or refusing to cover care related to those conditions.
- Insurers are not allowed to impose lifetime or annual dollar limits.
- People with incomes of up to 400% of the federal poverty level (FPL) are eligible for subsidies to purchase health coverage.
- All plans are required to cover certain minimum benefits.
- Medicaid was expanded in 31 states plus DC.
- The Money Follows the Person (MFP) demonstration program that helps people with disabilities transition from institutions to the community was reauthorized and expanded.
- The Community First Choice option (CFCO) was established, which increased the Federal Matching Assistance Percentage (FMAP) for states who provide new or expanded home and community based services (HCBS).
- The Balancing Incentive Program (BIP) was created to provide financial incentives to states to increase access to HCBS.
- The U.S. Access Board was authorized to develop accessibility standards for medical diagnostic equipment (MDE).

In Massachusetts

- Of the 1.8 million Massachusetts residents on Medicaid, approximately 415,000 adults and seniors with disabilities are enrolled and living independently in the community.
- As of September 2016, there were 312,000 people receiving MassHealth because of the ACA expansion.
How the Current the Proposed AHCA could impact Massachusetts

If Medicaid moves to block grants or per capita limits, Massachusetts stands to lose billions in Medicaid dollars. This would mean close to half a million Massachusetts residents are at risk for losing health insurance.

- Deep cuts to federal funding, requiring states to either find new funds to cover expenses or institute changes to the state Medicaid program.
- Changes to compensate for federal funding cuts could include changes to eligibility, enrollment caps, waiting lists, benefit cuts, and lower provider payments.
- Benefits for ALL of the 74 million people who rely on Medicaid, including the ten million beneficiaries with disabilities, would be threatened.

How Can Massachusetts State Legislators Help?

- Advocate for constituents with disabilities in Washington.
- Work to preserve services for Massachusetts residents through new revenue sources and improved efficiencies.
- Inform and consult with individuals with disabilities when working on changing services as a result of federal changes.
  - Stakeholders need to have real time information about impacts at the state level.
  - Stakeholders should be involved in developing strategies and priorities for changes in services.
  - “Business as usual” will not work with cuts this massive to programs that are this important. Stakeholders have the information and understanding which is needed to make fair and rational decisions. Please make every effort to include and inform stakeholder as the process unfolds.

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