

Further refinements will cement ACA's success

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President

The Affordable Care Act (ACA) continues to fulfill its mandate to provide comprehensive, cost-effective health coverage to more Americans. With its legal status affirmed by three Supreme Court decisions, and its groundbreaking provisions such as coverage for preventive services and pre-existing conditions woven into the fabric of U.S. health care, now is the time to fine-tune the ACA and cement its success.

That success is inarguable. Nearly 14 million people have signed up for coverage since the latest Marketplace Open Enrollment Period began on Nov. 1, 2021, and many more will likely do so before this enrollment opportunity closes at midnight on Jan. 15 in most states. That record-high figure includes nearly 2 million new enrollees, many of whom qualified for reduced premiums granted under the American Rescue Plan passed by Congress last year.

It is important to note that extensive outreach and education efforts by the Biden administration have played a vital role in driving higher enrollment and extending coverage to communities that have routinely experienced reduced access to health care services in the past. Similarly, more assistance than ever is available to help consumers understand and complete the plan selection, application, and enrollment processes.

Renewed emphasis on assistance

Higher levels of federal spending to support ACA outreach and education efforts stand in stark contrast to funding cuts to the ACA Navigator program as well as ACA-related advertising and consumer education in recent years. Instead, our nation is reaping the benefits of targeted, culturally sensitive marketing to rural communities, as well as Black, Latinx, Asian American and Pacific Islander communities, among others.

Extending coverage to the uninsured while improving health insurance affordability are longstanding goals of our AMA that were established in AMA policy more than two decades ago. Our Voice for the Uninsured campaign, launched in 2007, helped build momentum for the health reform movement that culminated in the adoption of the ACA just a few years later.

Making the ACA work for everyone

As physicians, we know all too well that people who lack health coverage live sicker and die younger. And while we have made tremendous advances in providing quality coverage at lower cost to people across the nation, some work remains to place this coverage within reach of all who need it.

For example, new policy adopted by the AMA House of Delegates during the November 2021 Special Meeting seeks to assist more than 2 million nonelderly uninsured individuals who fall into the "coverage gap" in states that have not expanded Medicaid—those with incomes above Medicaid eligibility limits but below the federal poverty level, which is the lower limit for premium tax credit eligibility. The new AMA policy maintains that coverage should be extended to these individuals at little or no cost, and further specifies that states that have already expanded Medicaid coverage should receive additional incentives to maintain that status going forward.

Our AMA also supports permanently increasing the generosity of premium tax credits as well as eliminating the premium subsidy cliff—extending premium tax credit eligibility beyond 400 percent of the federal poverty level—ACA improvements which now extend only through 2022. Doing so would improve premium affordability and incentivize tax credit eligible individuals to get covered.

And we continue to push for a solution to the ACA's "family glitch," which affects families who have difficulty affording the health coverage offered to them through an employer but who remain ineligible for financial assistance to purchase an ACA marketplace plan. Unlike the subsidy cliff, the family glitch was not corrected in COVID-19 relief legislation that was signed into law, but we believe it can be fixed through administrative action.

Implementing needed refinements

Taking action now to make the ACA function even more effectively going forward helps fulfill our shared commitment to provide all Americans with high-quality medical care on a timely basis through affordable and meaningful health coverage.

If you or someone you know currently lacks coverage, encourage them to visit [healthcare.gov](https://www.healthcare.gov) to learn about insurance options. They will find a wider range of coverage options with improved affordability.



Expanding access to and choice of affordable, quality health insurance coverage through the ACA reflects a meaningful policy objective and a worthwhile outcome for patients and physicians alike.