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## Affordable Care Act in Michigan

### Background

In 2014, as a result of the passing of the federal Affordable Care Act (“ACA” or “Obamacare”), MI created an individual insurance exchange to enable residents to obtain health insurance. Michigan also expanded Medicaid (Healthy Michigan Program) coverage to those earning up to 138% of the federal poverty level. The ACA also included coverage for pre-existing conditions and provisions for adult children to continue on their parents’ health insurance until age 26. These steps helped reduce the number of uninsured Michiganders from 12% of all residents in 2012 to 5% in 2015.

### Core Message

Michigan’s initial success in decreasing the number of uninsured residents is jeopardized by Republican attacks on the ACA. As a result, the number of uninsured Michigan residents has crept up from 5% in 2015 to over 7% in 2019. Electing Democrats and flipping the MI state House majority on November 3 will increase coverage rates by giving people more and better health insurance choices, thereby making Michigan healthier.

### Key Arguments

**Republicans Declare War on the ACA.** In 2016, Republicans committed themselves to terminating the ACA in its entirety, which they have not yet been able to do. However, in recent years, Republicans have successfully degraded or eliminated some of the key features of the ACA.

**Michigan Republicans Try to Reduce Enrollment by Adding a Work Requirement.** In 2018, Michigan Republicans applied for a waiver to the Center for Medicare and Medicaid to impose a work requirement on those receiving coverage through Healthy Michigan. The Trump Administration approved the waiver, as a means of cost-cutting. The Medicaid work requirement waiver was overturned in federal court and is currently on appeal.

**Negative Effects of Republican Hostility to the ACA.** The Republican attacks on the ACA have steadily made the market in the Michigan exchange more uncertain and less financially viable for insurers. The number of participating carriers has shrunk from 14 down to 9. The number of participating residents has shrunk from 355,813 in 2016 down to 264,211 in 2020.



### Democratic Efforts to Support the ACA and Improve Insurance Coverage.

Democrats in the Michigan Legislature have introduced legislation to provide Michiganders with health insurance protections that model the ACA. These requirements include a ban on insurance denials due to pre-existing conditions, a prohibition on gender/sexual orientation discrimination, and a requirement that policies cover certain essential benefits and provide care for mental health and substance abuse issues.

### TALKING POINTS

- Michigan has successfully reduced the number of residents without health insurance by expanding Medicaid in 2014.
- Republican efforts to eliminate or limit the ACA threaten MI’s health insurance gains. These efforts have already increased the number of uninsured MI residents.
- Republicans in MI are actively trying to take away pre-existing coverage.
- As the Covid pandemic has grown, 1000’s of MI residents have lost their health insurance.
- A Blue Wave this fall would enable Democrats to support the ACA and make sure Michigan provides residents with adequate levels of healthcare coverage.

See complete report: [Affordable Care Act in Michigan](#)