

Helping Families Access Affordable Health Care

Protecting Access to Affordable Healthcare Through State-based action
in Pennsylvania

Erin Gabriel, Government Affairs, May 9, 2025



Agenda

Protecting Access to High-Quality, Affordable Healthcare

Protecting the ACA

Protecting Medicaid

**Preventing
medical debt**

**Local access to
hospital care**

Preventing Medical Debt

According to a 2023 statewide survey by Altarum's Healthcare Value Hub:

- 1 in 4 (24%) has medical bills overdue or in collections
- 1 in 3 (33%) struggles to pay their medical bills including using up all or most of their savings, not paying rent or utilities, racking up credit card debt, or borrowing money or taking out a loan.
- Rural residents, by a five-point margin (27 to 22%), were more likely to have debt in collections than non-rural communities.
- Northwest & Southwest residents reported the highest struggles in paying medical bills

Preventing Medical Debt



Only 1 in 4 patients said they were notified of hospital financial assistance programs when they sought care and only 15% of uninsured patients received help applying health coverage, according to PHAN's own work with patients who have medical debt

HB 79: Preventing Medical Debt



- Create a single, streamlined application for financial assistance all hospitals need to use
- Screen more people for eligibility for health coverage like Pennie, CHIP, and Medicaid
- Provide patient-friendly, easy to understand information about financial assistance and coverage options
- Require clear, direct notices on bills that help is available.

Preventing Medical Debt

Advocacy Opportunity:

- House Bill 79 passed out of the Health Committee with UNANIMOUS support.
- Will receive second and third consideration on the House floor Monday and Tuesday of next week.
- Contact your State Rep and State Senator about supporting House Bill 79
 - Let them know if you've been personally impacted by medical debt now or in the past.

Protecting Local Access to Hospital Care

- More than 90% of hospital closures are preceded by a merger
- The pace of hospital closures has increased in last 5 years
- Of hospitals that have gone through a merger, change in ownership or acquisition, **1 in 3** have experienced a full or partial closure.



Protecting Local Access to Hospital Care

Problem: More hospital consolidations are happening in Pennsylvania. When hospitals close, communities lose access to critical care services. When hospitals merge or are acquired by other companies, the cost of healthcare increases, often without change in the quality of care.

Solution: By creating processes that monitor and hold hospitals accountable to local communities, PA can protect patients' access to hospital care at reasonable prices. PA should also ban closed-door deals between insurers and hospitals that drive up costs for patients.

Cuts to Medicaid at the federal level will only exacerbate problems with hospital closures and accessibility - harming already struggling hospitals.

The Silent Repeal of the ACA

Rather than publicly “repealing” the Affordable Care Act, three things will work in tandem to effectively end the ACA:

- The expiration of the enhanced premium tax credits through congressional inaction
- The administrative gutting of the ACA through the proposed Marketplace Stability and Program Integrity Rule
- Congressional attacks on Medicaid Expansion

The Patient Protection & Affordable Care Act

Affordability

- Making affordable health insurance available to more people through the ACA Marketplaces (Pennie).
- Expanding the Medicaid program to cover all adults with income below 138% of the Federal Poverty Level.
- Providing federal subsidies for individuals purchasing private insurance
- Supporting innovative medical care delivery methods designed to lower the costs of healthcare.
- Setting caps on deductibles and mandating coverage requirements

The Patient Protection & Affordable Care Act

Patient Protections

- Young adults can stay on their parents' insurance until age 26
- Protections for People with Pre-existing Conditions
- Ban on Lifetime and Annual Caps on Care
- Coverage for Preventative Care



Medicaid, Medicaid, Medicaid!

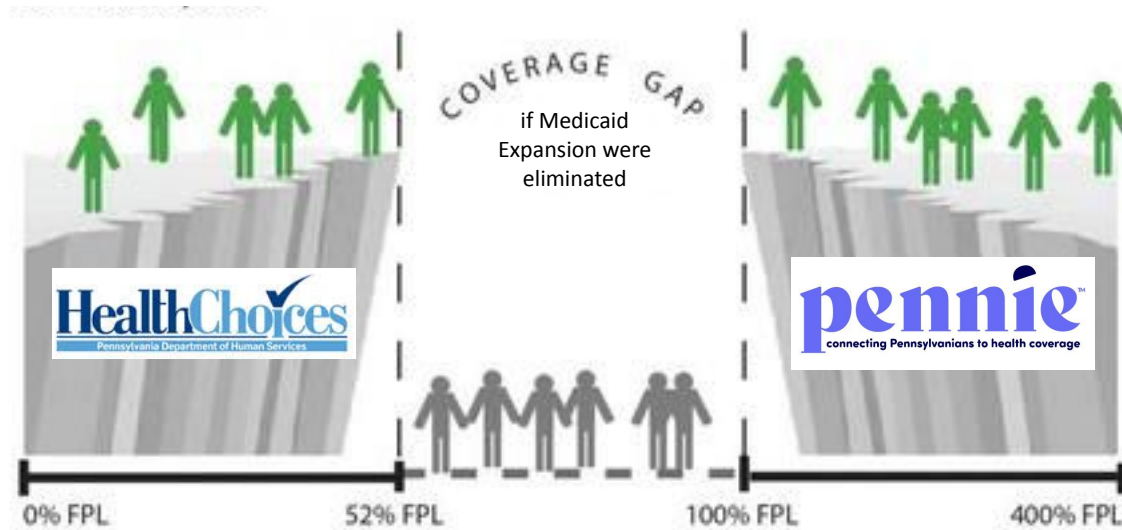
- Low income families
- Seniors
- Children
- People with disabilities
- Pregnancy
- Veterans
- School Services
- Home Care
- Nursing Home care
- Transportation
- And more!



This month, Congress is considering:

Cuts to Medicaid Funding	Cuts to Medicaid Enrollment
<ul style="list-style-type: none">● Per Capita Caps● Reduce funding for Medicaid Expansion● Limit how PA pays its share● Make Medicaid funding less certain	<ul style="list-style-type: none">● Restrictive Requirements● Changes in Eligibility
\$1 billion - \$4 billion in yearly cuts to PA Medicaid. Jeopardizes coverage for 700,000+.	Roughly 250,000 people losing coverage <u>wrongfully</u>.

Medicaid Expansion “Bridges” two Programs for adults with income.



About 442,000 would be uninsured if Medicaid Expansion were eliminated.

Medicaid is a partnership. The feds pay some and PA pays some.

Traditional Medicaid:

Children, Seniors, People with Disabilities, Pregnant People

Feds \$\$\$\$ \$\$\$\$ **State**

Medicaid Expansion:

Part of the Affordable Care Act: Others under 138%FPL

Feds \$\$\$\$\$\$\$\$\$\$ \$ **State**

Some proposals want to break the partnership & force states to pay more.

Traditional Medicaid:

Feds \$\$\$\$ **\$\$\$\$\$\$ State**

Medicaid Expansion:

Feds \$\$\$\$\$ **\$\$\$\$\$ State**

Small Changes = Big Cuts

Block Grants

States get a single **lump sum** to cover Medicaid expenses regardless of enrollment or costs of care with minor increases each year.

Per Capita Caps

States get a fixed amount of money **per person** enrolled in Medicaid that may or may not cover the cost of care with minor increases each year.

Both = Big Cuts

Special Medicaid Programs



- PH-95: Children with Special Healthcare Needs category
- Early and Periodic Screening, Diagnosis, and Treatment

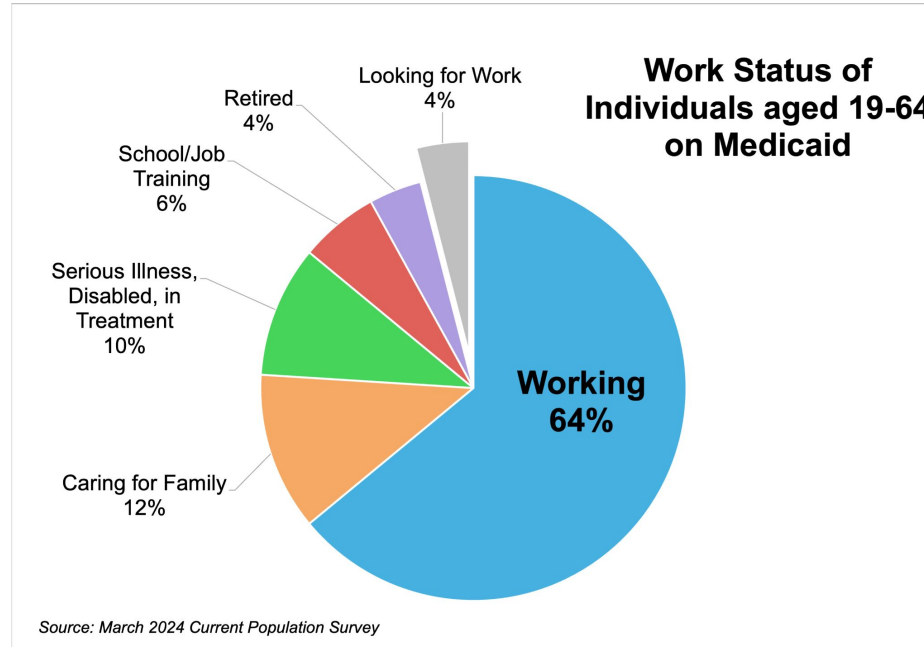


- Help covering the costs of Medicare
- Waivers to live independently in the community (OLTL - CHC)



- Medical Assistance for Workers with Disabilities
- Waivers to live independently in the community (OLTL & ODP)

The majority of adults on Medicaid are already working.



Exemptions from Medicaid Work Requirements are NOT protections.



Paperwork Problems



System Backlogs



Strict Criteria

**240,000 lose coverage
wrongfully
including
52,000 people with
disabilities and their
caregivers**

What Can You Do?

Share your stories!

- Personal stories make the most impact on legislators
- Meet with your legislators
- Talk to your neighbors, encourage them to get involved



What Can You Do?

Call your federal legislators!

- No cuts or caps for Medicaid
- Extend the Enhanced Premium Tax Credits (EPTC) for the ACA



Telling Your Medicaid Story: Soapboxx

GO TO:


bit.ly/PAMedicaidVideo

Or use the QR code:



Getting Involved with PHAN

PHAN Pennsylvania Health Access Network
Stronger Voices for Better Health



TELL LAWMAKERS: NO CUTS TO MEDICAID!

Medicaid provides health coverage for over 3 million Pennsylvanians. Of those, almost half are children, and a third are seniors, pregnant, or people with disabilities. Medicaid funds school nurses, mental health care, rural hospitals, nursing homes, in-home care, and much more. But lawmakers in Washington, DC are discussing making big cuts to Medicaid to fund tax breaks for wealthy Americans...

Add your name below to tell lawmakers: NO CUTS to Medicaid!

“Because of Medicaid, Shaun is out there in the world. He's working and volunteering. He has a life. Don't take that away from us.”
-Colleen, Bucks County, PA

First Name*

Last Name*

City

State

Choose one...

Zip Code*

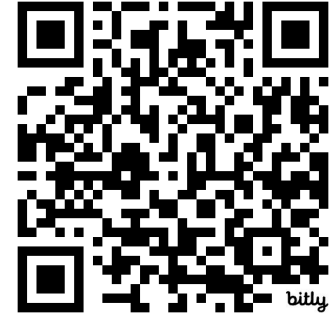
Email Address*

Sign our petition to make your voice heard & receive future updates about actions you can take!

SIGN HERE:

bit.ly/PHANNoCuts

Or use the QR code:



Contacts/Get Involved

- **Call 866-426-2631 to be connected to your Rep. in Congress!**
- Erin Gabriel, Government Affairs Rep
 - erin@pahealthaccess.org
 - (717) 820-2239
- Call our Helpline:
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SUBMIT