

# 5 Ways the Senate Health Care Bill Would Hurt You

Skyrocketing insurance premiums are just one of the pain points

by Dena Bunis, [AARP](#), June 28, 2017

Medicare services could be threatened under the new legislation.

The [Senate bill](#) introduced last week to replace the Affordable Care Act (ACA) would dramatically increase the cost of health care for Americans 50 and older.

The Better Care Reconciliation Act (BCRA) would allow insurers to charge older people substantially more than younger ones, and states would have the ability to erase important protections such as essential health benefits.

Among the key provisions in the bill, here are those that would really sting:

## You would have to pay more for insurance.

The Senate bill essentially levies what AARP calls an [Age Tax](#), leading to higher premiums for older Americans. The pain is twofold: Seniors could be charged five times as much as younger people for health insurance, and they would receive less in tax credits.

For example, say you are 64 years old and earn \$56,800 a year. You don't have health insurance from your employer and therefore must buy it on the individual market. Under current law, you would pay about \$6,800 a year for the so-called silver plan, a standard benchmark plan that covers most health care services people need. Under the Senate proposal, your premium would jump to \$20,500. That's because you would be charged five times as much for the same plan as a younger person, something the current law doesn't allow. And the tax credit you've been receiving under the current law would decrease substantially — or it might go away entirely.

## Your insurance might not cover all the services you need to treat your illness.

The Senate bill lets states opt out of mandating that insurance policies cover a set of basic medical services, also known as essential health benefits, that help treat such illnesses as heart disease, diabetes, osteoporosis and cancer. That means you may have to pay out of pocket for the care you need to stay alive. Current law requires all insurance policies to pay for such things as hospital stays, prescription drugs, lab tests and other medical services.

## You could lose your (or your loved one's) Medicaid coverage.

The [Senate bill cuts \\$772 billion from Medicaid](#) over a decade. According to the nonpartisan Congressional Budget Office, that means 15 million fewer people would get Medicaid in the coming years, and states would be forced to cut back on services. Keep in mind that about two-thirds of nursing home residents across the country rely on Medicaid to pay for their care. If the Senate bill becomes law, millions of those nursing home residents might not be able to afford to stay in their current facilities.

## You may lose some Medicare services.

The Senate bill repeals a payroll tax on high-income individuals that was designed to help make sure Medicare remains solvent. By repealing the 0.9 percent tax on high-income earners, the bill would cut \$58.6 billion from Medicare — making it harder for Medicare to pay for services in the future.

## Your employer might cap some of your current insurance benefits.

Even if you get health insurance from your employer, you wouldn't necessarily be immune from the effects of the Senate bill. If you live in a state that takes advantage of its ability to do away with guaranteed essential health benefits, insurers could go back to putting annual and lifetime limits on some important benefits. For example, let's say you are diagnosed with cancer. Depending on what kind of cancer you have, it could cost hundreds of thousands of dollars to treat. Under the current law, insurance companies cannot cap how much they would pay in any year — and in your lifetime — to treat your cancer and any other illness you might suffer from throughout your life. But the Senate bill would allow such caps to return.

Faced with stiff opposition from his fellow Senate Republicans, Majority Leader Mitch McConnell on Tuesday announced that the Senate would not begin debate on the bill until after the July 4 congressional recess.

AARP strongly opposes the Senate health care bill (known as the Better Care Reconciliation Act or BCRA) and wants your help in stopping the legislation from going forward. Please call 1-844-259-9351 now and [urge your senators to vote "No"](#) on the health care bill.