

DEBUNKING PARTISAN MYTHS ABOUT THE AFFORDABLE CARE ACT

This fact sheet responds to the myths and lies being told about the Affordable Care Act (or “ACA”) to justify its repeal. It can help you engage with elected officials to spread the truth about how the ACA has helped millions of Americans live healthier lives. Learn more about what repeal means for our nation’s health in this [ACA Info Brief](#). The time for action is now. Find out about elected officials’ events at [Indivisible](#) and [Town Hall Project](#).

MYTH: The ACA is a disaster.

TRUTH: The ACA brought health insurance to more than 20 million people. The percentage of people who are uninsured in the U.S. is at a record low [1].

MYTH: The ACA is a job killer.

TRUTH: The ACA has led to record job growth especially in health care [2]. States that expanded Medicaid saw high job growth and increased revenue [3].

MYTH: The ACA is a government takeover of the health care system.

TRUTH: The ACA is based on conservative free market principles that were used by Republican Governor Mitt Romney in Massachusetts [4]. This is why insurance companies are able to increase premiums or leave the exchanges if they choose.

MYTH: The conservative notion of providing tax credits and expanding health savings accounts would effectively replace subsidies.

TRUTH: For people trying to make ends meet, the ACA subsidy covers about 85% of the insurance premium. Tax credits will not compensate for this financial assistance. Tax credits and health savings accounts mostly benefit people with higher incomes [6].

MYTH: The ACA caused insurance premiums to skyrocket.

TRUTH: Premiums did not increase in all states. The higher premiums are offset by higher subsidies. [5].

MYTH: Selling insurance across state lines will lower costs for consumers.

TRUTH: Selling insurance across state lines will not drive down costs. It is already permitted and hardly any insurance companies do it. Companies that sell across state lines are likely to locate in states with weak regulations to charge more and provide less coverage [7].

MYTH: Discontinuing Medicaid expansion will be good for our health care system.

TRUTH: Politicians would take away care, treatment and medicine from 11 million people now covered under Medicaid expansion [8]. In states that expanded Medicaid, community health centers and hospitals had increased revenues [9]. In states that did not expand Medicaid, hospitals had financial problems and some had to close. Hardest hit were rural counties, the areas that voted heavily for Donald Trump [10].



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