

Fact Check: In NH, The Affordable Care Act Is Expanding Coverage, Lowering Costs

Hundreds Of Thousands Of Granite Staters Are Directly Benefiting From The ACA

Nearly 100,000 Granite Staters Will Be Able To Get Affordable Healthcare Coverage Because Of The ACA

- **More Than 40,000 Granite Staters Have Secured Healthcare Through The ACA Marketplace In New Hampshire.** [Valley News, [5/01/14](#)]
- **NH's Bipartisan Medicaid Expansion Meant An Estimated 50,000 Granite Staters Would Be Able To Obtain Health Care Through Private Insurers.** [New Hampshire Union Leader, [3/27/14](#)]
- **Average Premium Payment For ACA Plans In NH Was \$100 Or Less.** “New Hampshire residents who buy the silver plan, the most popular plan on the federal health- insurance marketplace, paid on average \$87 per month, after tax credits, according to a new report from the federal government. The report from the U.S. Department of Health and Human Services said that 62 percent of New Hampshire enrollees who selected any type of plan from the federally operated marketplace with tax credits had premiums of \$100 a month or less, and 38 percent of \$50 a month or less after tax credits.” [Nashua Telegraph, [6/18/14](#)]

The ACA Meant Tens Of Thousands Of Previously Uninsured Granite Staters Now Have The Health Coverage They Need, Millions More Nationwide

- **22,000 Previously Uninsured Granite Staters Obtained Health Insurance Through The ACA In Just The First 5 Months Of The Year.** [New Hampshire Business Review, [9/2/14](#)]
 - **Uninsured Rate In New Hampshire Dropped By 14%.** [New Hampshire Business Review, [9/2/14](#)]
- **9.5 Million Previously Uninsured Have Gained Coverage Under Obamacare.** [Los Angeles Times, [3/30/14](#)]
 - **An Estimated 87 Percent Of Healthcare.gov Enrollees Were Previously Uninsured.** [Vox, [5/1/14](#)]

Because Of The ACA, People In New Hampshire Can Count On Coverage When They Need It Most

- **545k Granite States No Longer Had To Worry About Lifetime Dollar Limits On Health Benefits That Were Eliminated By The ACA.** [Department of Health and Human Services, [8/1/13](#)]

Hundreds Of Thousands Of Granite Staters Gained Access To Important, Free Preventive Care Because Of The ACA

- **365k Granite States Got Access To Free Preventative Health Services Like Colonoscopies, Flu Shots And Mammograms Because Of The ACA.** [Department of Health and Human Services, [8/1/13](#)]

Nearly 600k Granite Staters With A Preexisting Condition Are Protected From Discriminatory Insurance Practices

- **Nearly 600k Granite Staters, Including Nearly 70k Children, With A Preexisting Condition Will No Longer Face Increased Premiums Or Denial Of Coverage.** [Department of Health and Human Services, [8/1/13](#)]

New Hampshire Seniors Are Saving On Prescription Drugs & Getting Greater Access To Important, Free Preventive Care

- **Over 150k Granite State Medicare Enrollees Received Free Preventive Health Services.** [Department of Health and Human Services, [8/1/13](#)]

- **15,535 NH Medicare Recipients Had Saved Over \$13M On Prescription Drugs In 2013 Because Of The ACA.** [Department of Health and Human Services, [6/2/14](#)]
 - **ACA Would Continue To Close Donut Hole Until It Is Completely Closed, Saving Seniors Even More Money.** [Department of Health and Human Services, [6/2/14](#)]
- **Seniors In New Hampshire Have Saved \$40,381,080 On Prescription Drugs Since 2010.** [Department of Health & Human Services, [7/29/14](#)]

The ACA Is Helping Women In New Hampshire & Across The Country

- **Over 250k Women In NH Gained Access To Women’s Preventative Health Services Without Cost-Sharing Because Of The ACA, Including Coverage For Contraception And Mammograms.** [Department of Health and Human Services, [8/1/13](#)]

Women Can No Longer Be Charged Higher Rates Simply For Being Women

- **In 2014, Insurance Companies In The Individual And Small Group Markets Will No Longer Be Permitted To Charge Women Higher Rates.** [Department of Health and Human Services, [7/30/13](#)]
 - **Before The ACA, Women Were Charged Higher Premiums Because Of Regulations That Allowed Insurance Companies To Discriminate Against Women.** [Families USA, How the Affordable Care Act Makes Health Coverage More Affordable, [5/13](#)]

The ACA Expanded Access To Contraception And Maternity Services For Women

- **Estimated 8.7 Million American Women Currently Purchasing Individual Insurance Will Gain Coverage For Maternity Services.** [Department of Health and Human Services, [7/30/13](#)]
- **Headline: Under Obamacare, nearly three times as many women are getting free birth control pills** [Washington Post, Wonkblog, [12/11/13](#)]
 - **Increased Access To Birth Control Saves Money; One Study Estimated That Contraceptive Services Save \$4.26 For Every Dollar Invested.** [Vox, [7/9/14](#)]

The ACA Allows Young People To Stay On Their Parents Insurance Plans Longer, Leading To Higher Wages For 10,000 Young Granite Staters

- **10k Granite Staters Up To Age 26 Got Healthcare Coverage Through Their Parents But Would Have Been Uninsured Otherwise.** [Department of Health and Human Services, [8/1/13](#)]
- **Allowing Young People To Remain On Their Parents Plans Offers Them More Flexibility In Educational And Work Choices And To Higher Overall Wages.** [Business Insider, [5/14/14](#)]

Young Women Are More Likely To Experience Increased Wages

- **Young Women Were More Likely To Experience Increased Wages From ACA.** “Based on the state laws studied in the research, women experience wage gains of about 3.1% while they have access to their parents' health insurance, an increase that largely continues to be evident after they lose access to dependent coverage. Men, meanwhile, experience gains of about 1.6% after they no longer have access to dependent coverage.” [Business Insider, [5/14/14](#)]

After Just Its First Year, NH’s ACA Marketplace Would See More Choices & Competition With An Additional 4 Providers Entering The 2015 Marketplace Meant 5 Providers In The State

- **NH Insurance Commissioner: In 2015, Granite Staters “Will Have Five Insurance Companies To Choose From, As Well As A Variety Of Plans And Networks. It’s All About Choice – Choice Of Carriers, Choice Of Plans,**

And Choice Of Provider Networks. Choice Is Good For Consumers And Good For Competition.” [NH Department Of Insurance Release, [6/2/14](#)]

- **Five Insurers Will Participate In The New Hampshire Marketplace In 2015, Providing Consumers With “More Choices” And “Potentially Lower Prices.”** “The New Hampshire Insurance Department said Monday that five insurers plan to sell policies in the suddenly crowded New Hampshire marketplace.” [Business Insider, [6/4/14](#)]
 - **Increased Competition Through More Provider Participation Will Lead To Lower Prices In The NH Marketplace.** “Overall, five insurers are expected to offer plans through the HealthCare.gov marketplace in the state: Anthem, Harvard Pilgrim, Minuteman Health, Assurant Health, and Maine Community Health Options.” [Business Insider, [6/4/14](#)]

Every New Hampshire Hospital Will Be Covered By At Least Three ACA Insurers Next Year

- **Next Year, All Of New Hampshire's 26 Hospitals Will Have Contracts With At Least Three Carriers.** [Conway Daily Sun, [6/24/14](#)]

Beyond Direct Benefits To Granite Staters, The ACA Increased The Efficiency & Effectiveness Of Our Healthcare System

The ACA Has Helped Extend Medicare Solvency By 13 Years Through 2030

- **ACA Helped Improve Medicare’s Solvency By 13 Years, Through 2030.** [Center on Budget and Policy Priorities, [8/4/14](#)]

The ACA Is Ensuring Better Value For Every Premium Dollar Spent By Consumers

- **Because Insurance Companies Are Required To Spend 80% Of Every Premium Dollar On Health Care, Over 15k NH Residents Will Receive Over \$1.1m In Refunds.** [Department of Health and Human Services, [8/1/13](#)]
- **Children And Families Receive Free Immunizations Because Of The ACA.** [Department of Health and Human Services, [1/10/12](#)]

The ACA Created Stronger Fraud Protections, Saving Consumers Money

- **ACA Created Stronger Prevention Of Medicare Fraud, \$14.9b Had Been Recovered In Just 4 Years.** [Department of Health and Human Services, [8/1/13](#)]
- **DHS: “For Every Dollar Spent On Health Care-Related Fraud And Abuse Activities In The Last Three Years The Administration Has Returned \$7.90.”** [Department of Health and Human Services, [8/1/13](#)]

The ACA Has Slowed The Growth Of Healthcare Costs For The First Time In Decades

- **Report Showed Healthcare Spending Grew At Slowest Rate Ever Under The ACA.** [The Hill, Healthwatch, [11/20/13](#)]
- **Healthcare Costs Fell For First Time In Nearly 4 Decades.** “U.S. health-care costs fell in May for the first time in almost four decades, the latest evidence that government policies and an expansion in generic drugs are constraining prices” [Wall Street Journal, Real Time Economics, [6/18/13](#)]
- **ACA’s Effects Appeared To “Be Trickling Down To Consumers.”** “The effects of the federal health care overhaul — the Affordable Care Act that passed in 2010 — and constrained government payments to doctors and hospitals seems to be trickling down to consumers, both those directly purchasing insurance plans and those buying drugs and treatments” [Wall Street Journal, Real Time Economics, [6/18/13](#)]