

## **Fact Sheet: Benefits of the ACA in Michigan**

The ACA has improved the lives of Michiganders by increasing access to health care, creating life-saving consumer protections, providing financial benefits to Michigan, and strengthening Medicare.

### ***Reduction of Uninsured through Coverage Gains***

- In 2015, Michigan's uninsured rate was 6.1 percent, down from 12.4 percent in 2010.
- In 2016, Macomb County and Oakland County both have uninsured rates of only 4 percent of the population, down from 15% and 13% respectively in 2013 before the ACA's major coverage provisions took effect.
- In 2016, 321,000 consumers had insurance coverage through the ACA exchanges.
- 87 percent, or 275,080 of these people received average of \$233 per month in tax credits to make their coverage more affordable.
- Healthy Michigan Medicaid Expansion covers 691,600 Michiganders.
- Over 50,000 more people in the 9<sup>th</sup> District had health insurance coverage in 2015 than in 2012.

### ***New Consumer Protections***

The ACA created a host of new consumer protections for millions in Michigan.

- Every woman benefits from the fact women no longer are being charged more than men for the same coverage.
- 4.4 million Michiganders, including over 550,000 children, no longer have to worry about being denied coverage or charged higher premiums.
- Over 3.5 million Michiganders no longer have a lifetime limit or an annual limit on coverage.
- More than 4.5 million Michiganders have gained access to free preventive services, like flu shots, cancer screenings, and mammograms. Most have employer-sponsored coverage.

### ***Financial Benefits***

- The ACA would provide \$38.2 billion in federal funding to Michigan between 2019 and 2028.
- University of Michigan researchers found that Healthy Michigan Medicaid Expansion already has created 30,000 jobs and generated \$2.3 billion in economic benefits for Michigan.

### ***Medicare Improvements***

- The ACA extended Medicare Trust Fund solvency by 11 years.
- More than 212,000 seniors have saved an average of \$1,176 per senior through the elimination of the Medicare "donut hole."