



After weeks of secrecy and without holding a single hearing, the Senate released its version of the *American Healthcare Act* entitled the *Better Care Reconciliation Act of 2017* (BCRA). The bill will result in less coverage for people with HIV who are now insured through the health insurance exchanges or through any state that expanded Medicaid. In fact, the Congressional Budget Office estimates that it will increase the number of people without insurance by 22 million people. Additionally:

- The 31 Medicaid expansion states would lose support for their expanded Medicaid program beginning in 2021. This would eliminate coverage for those persons with less than 133% FPL.
- The Medicaid program would be either reimbursed through a capped per capita rate or a block grant to states, resulting in deeper cuts to the Medicaid program than the House bill, which already contained an estimated \$834B cut over ten years.
- In the BCRA, insurance premiums for older adults can be five times more than younger adults. [Under the Affordable Care Act (ACA) insurance premiums for older adults are limited to three times more than younger adults.]
- ACA premium assistance/tax credits (now available for those at 400% FPL or below) are discontinued after two years. Tax credit eligibility would be scaled back to 350% FPL, with less available for a tax credit, since it would be based on a less expensive benchmark plan. The tax credits would be extended to those who would no longer qualify for Medicaid.
- Pre-existing conditions coverage continues; however, it is weakened by a lack of a basic benefit package and a lack of requirements for minimum payments for medical expenses, which will result in coverage gaps and increased costs to those most medically vulnerable.

Call your Senators to tell them they are responsible for addressing the coverage gaps and increased expenses the BCRA creates for persons living with HIV. The bill as written threatens our progress in linkage, retention in care, and viral load suppression—elements of an essential strategy to improve the health outcomes of people with HIV and to reduce transmission of HIV.

You can reach your Senator by calling 1-202-224-3121 or www.senate.gov/senators/contact/.

CAEAR Coalition

The Communities Advocating Emergency AIDS Relief (CAEAR) Coalition is a national membership organization which advocates for federal policy, legislation, regulations, and appropriations to meet the care, treatment, support and prevention needs of people living with HIV/AIDS and the organizations that serve them, focusing on health care reform and the evolving role of the Ryan White Program. CAEAR Coalition's proactive national leadership is focused on the Ryan White Program as a central part of the nation's response to HIV/AIDS. CAEAR Coalition's members include Ryan White Program Part A, Part B, and Part C consumers, grantees, and providers as well as the Part F AIDS Education and Training Centers. Learn more about the CAEAR Coalition at www.caear.org.