

Head: Your insurance coverage is under attack: Fallout of the 2024 election

Subhead: *With the “blowtorch” they plan to apply to the Affordable Care Act, the new administration is aiming for your insurance plan.*

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Body Text:

Just before the Presidential election last November, [Speaker of the US House of Representatives Mike Johnson](#) stated he would “take a blowtorch” to the Affordable Care Act (ACA). If he delivers on this promise, it will likely strip insurance access for millions of Americans.

The Affordable Care Act (ACA) passed in 2010. Though the premise of widespread healthcare access for all should have been celebrated, there was much controversy over this policy for fear of its potential impact on an already fragile national budget. Additionally, many people felt the federal government would have too much control over the healthcare system and their individual choices on whether to have insurance coverage or not. Yet political perception does not always equate to reality.

What really happened? More than 44 million people were uninsured in 2013, the year most of the ACA's provisions went into effect. Since then, according to a 2020 report, about 20 million Americans were uninsured, meaning tens of millions of Americans have benefitted from healthcare coverage. This coverage has allowed them to access preventive care and the clinicians needed to treat illnesses and chronic conditions, including diabetes and heart disease. Under the ACA, children up to age 26 are allowed to remain on their parents' insurance plans and coverage for preexisting conditions cannot be denied. [Nearly 30 million Americans benefitted from the ACA as an affordable insurance option.](#)

Now that the election has passed, it is important to understand how that may affect your insurance access. Though President Donald Trump has denied the rumors, with Republicans controlling the House and Senate, you may lose access to affordable insurance. Additionally, [Vice President JD Vance](#) has suggested policies that will place healthy people in one category and those with underlying health conditions in another, meaning they might pay more for their insurance based upon how much they use insurance for their care. If this sounds unfair, know that the Trump administration has yet to reveal more details about their plans.

Many low-income adults, those with disabilities, older adults, children, and pregnant people access insurance through Medicaid. [Medicaid programs](#) allow people who cannot afford to purchase private insurance to have coverage provided by the government. Funding available through the ACA allowed many states to expand Medicaid access. States that expanded Medicaid access under the ACA saw better health outcomes than states that didn't expand access. This is another reason why maintaining the ACA is important.

Loss of ACA funding would be disastrous for the families and children who depend on its coverage and its protections. Many of us have friends and loved ones who might lose insurance if the ACA is removed.

The ACA marketplace allows individuals to shop and compare insurance policies online. Families can select coverage by visiting [HealthCare.gov](https://www.healthcare.gov). But today's prices could change: Insurance companies must help people cover the cost of insurance, often paying up to 94 percent of the plan costs on their behalf when they cannot afford the coverage. If the ACA goes away, so does that subsidy.

It is my hope that if any changes are made to the Affordable Care Act, the future health of Americans will be at the center of any new policies. I recommend that legislators strongly consider how many people are benefiting from this important coverage. We cannot afford to let insurance companies go back to denying coverage based on declining, chronic, or preexisting health conditions.

We must tune in to what the Trump administration's policy agenda will be. We must carefully listen to what our elected representatives are saying about the ACA and other healthcare issues. Those who understand or benefit from the ACA—and that's most of us—should let their elected officials know. We have not been doing a good job of caring for one another lately. Let's make protection of the ACA something that will demonstrate the unity that the United States is capable of.

This piece reflects the opinions of the author and does not represent the official stance of Emory University.