



FACT SHEET: Republican Efforts to Sabotage the Affordable Care Act

The Affordable Care Act (ACA) is providing middle-class families with stability and security. Instead of refighting old political battles over health care, Republicans should work with us to improve the law and help more people take advantage of its consumer protections and benefits, and strengthen the economy. Instead, Republicans want to go back to the days when insurance companies were in charge and could deny coverage to children with pre-existing conditions, charge women more than men, and run up premiums without any accountability. They are even working to sabotage the ACA by interfering with implementation and attempting to deny funding to set up the law for millions of Americans. That's not how our government should work.

Republicans Are Trying to Stop the Law from Working

Republicans are harassing groups who are trying to help Americans get health coverage. House Republicans on the Energy and Commerce Committee recently requested extensive disclosures from navigators that have received federal grants to assist individuals and businesses find health coverage under the ACA. These excessive requests for information, made at the peak of enrollment preparation activities, have been recognized by independent experts as being designed to stop or sabotage ACA implementation. States with the highest numbers of uninsured individuals, and smallest amount of resources, will be the most affected by the extra burden on navigators. Rep. Renee Ellmers (R-NC) said she would be pleased if her Committee's inquiry stymies nonprofit planning navigator work: "If this ended up resulting in a delay, I wouldn't be unhappy about it." [New Republic, [9/3/13](#); Salon, [9/4/13](#); Charlotte News-Observer, [9/7/13](#)]

Republican Congressional offices are refusing to help their constituents enroll in health insurance plans offered on the new ACA marketplaces. Rep. Tim Huelskamp (R-KS) said he would direct constituents to call their former governor, HHS Secretary Kathleen Sebelius, with any questions about getting coverage under the law. Similarly, Rep. Jason Chaffetz (R-UT), said he will pass constituents on to the Administration: "We know how to forward a phone call." [The Hill, [6/15/13](#)]

Georgia Insurance Commissioner: Office is "Doing everything in our power to be an obstructionist." During a speech to a county Republican dinner, Georgia Insurance Commissioner Ralph Hudgens vowed that he was doing "everything in our power to be an obstructionist" to implementation of the law. [Remarks of Commissioner Hudgens, [8/17/13](#)]

Seven Republican-led states are working to undermine popular consumer protections. Texas, Florida, Alabama, Wyoming, Arizona, Oklahoma and Missouri have left at least part of the job of enforcing these consumer protections to federal authorities. A Kaiser Family Foundation poll in March showed that two-thirds of Americans had a favorable view of the ban on preexisting conditions (including 56% of Republicans) and 65% supported the medical loss ratio rule (including 62% of Republicans). [Washington Post, [8/28/13](#); KFF, [3/13](#)]

Republicans Have Tried to Stop the ACA at the State Level

Laws in more than a dozen states led by Republicans are designed to interfere with outreach to consumers. Republican-led states have passed legislation that imposes licensing exams, fines that can run as high as \$1,000 and onerous training requirements that almost double the hours required by the federal government. In Ohio, navigators won't be allowed to compare and contrast plans for customers looking to get health insurance, and in Missouri navigators are required to immediately cut off contact with any customers who at some point have talked to a professional broker or agent. The intent of these efforts is clearly to stop implementation and hurt the millions of Americans without health insurance. [Bloomberg, [8/23/13](#); The Washington Post, [8/28/13](#)]

Florida passed a law repealing the ability of the state's insurance regulator to review unreasonable insurance rate proposals. The measure (SB 1842), eliminates the insurance commissioner's ability to approve, modify or reject rate increases for non-grandfathered plans filed in 2014 and 2015. This Florida law takes away a key ACA consumer protection that allows states to ensure their consumers are getting the best value for their insurance coverage. States with similar rate review authority have been able to "extract significant reductions" in rates filed by insurers. [PolitiFact.com, [8/1/13](#); Kaiser Family Foundation, [12/1/10](#)]

In Missouri, a Republican-led ballot initiative resulted in forbidding state and local government officials from doing anything to help put the ACA in place for state residents. More than 850,000 Missourians are uninsured and many could qualify for subsidies to purchase health insurance through the new health insurance marketplaces, but because of the law passed in Missouri, finding the new health insurance marketplace is "like searching for a unicorn." [Washington Post, [8/29/13](#); New York Times, [8/2/13](#)].