



**DPCC**

DEMOCRATIC POLICY &  
COMMUNICATIONS CENTER



# Debating *the* Issues

HEALTH CARE REFORM

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## CORE MESSAGE

**Middle class families want the security that the health care reform law provides. Republicans want to go back to the days when insurance companies were in charge.**

- Because of the health care reform law, 17 million American children with pre-existing illnesses can no longer be denied coverage by insurance companies. [HHS, [11/11](#)]
- At least 6.3 million seniors have saved \$6.1 billion on prescription drugs because of the so-called “donut hole” fix. [HHS, [3/22/13](#)]
- Over three million young adults now have health insurance that would otherwise not be covered. [HHS, [6/19/12](#)]
- More than 71 million Americans and 34 million seniors have received free preventive services as a result of the law. [HHS, [2/7/13](#)]
- And 105 million Americans no longer have lifetime limits on their health coverage. [White House, [3/5/12](#)]
- We are happy to work with Republicans on improving the law, but we can’t go back to the days when insurance companies had free reign to do whatever they wanted.

## ATTACKS AND RESPONSES

**MYTH: Republicans ignore experts and claim “Obamacare” is causing health care costs and insurance premiums to rise.**

**FACT: Nonpartisan experts: Health reform is slowing the growth of health care costs to the lowest it has been in years.**

- The new law does exactly what experts say we need to do to hold down health care costs and rein in the premium increases of the past decade.
- In fact, millions of Americans are getting money back as a result of the health law. Nearly 13 million Americans received rebates totaling \$1.1 billion, averaging over \$151 or more per family. [HHS, [3/19/13](#)]
- And the law has started to rein in the astronomical annual premium increases of the past decade. In 2012, cost growth slowed for the fourth consecutive year to growth levels lower than any other year in the 51-

year history of federal tracking. [Altarum Institute, [2/7/13](#); KFF, [9/11/12](#); HHS, [1/7/13](#)]

- Since enactment of health reform, the number of insurers requesting to increase premiums by 10% or more dropped from 75% to 14%. In 2012, the average premium increase for all rates was 30% below what it was in 2010. [HHS, [3/19/13](#)]
- And consumers' share of health spending continues to decrease, dropping to the lowest levels in decades. [KHN, [1/13/13](#)]
- Over time, a typical middle class family will be \$1,500 better off as a result of health insurance tax credits, less uncompensated care, and new free preventive health services. [Families USA, [10/11](#)]
- Republicans want to go back to the days when insurance companies had free reign to do whatever they want and charge whatever they want – middle class families can't afford to reverse the progress made under health reform.

**MYTH: Republicans wrongly claim that “Obamacare” will force employers to drop employee health coverage.**

**FACT: Under health reform, 27 million people will gain coverage and employers will get incentives to provide coverage. Health care will be more secure because people can no longer be denied coverage due to a pre-existing condition.**

- The law does exactly what experts say we need to do in order to expand coverage to millions of employees across the country. Over 100 million people now benefit from new consumer protections, and according to the nonpartisan scorekeepers at CBO, the Affordable Care Act (ACA) will increase the percentage of individuals insured in the U.S. from 82% to 92% over the next decade. [CBO, [2/5/13](#); White House, [3/5/12](#)]
- A national study indicates that businesses employing 81% of all American workers will find it financially advantageous to continue offering coverage once the law is fully implemented in 2014. And J.P. Morgan indicates that 99% of large employers won't drop coverage and that it's a “non-issue.” [Washington Post, [5/2/12](#); NIHCR, [12/12](#); Wall Street Journal, [3/15/13](#)]
- Massachusetts' health reform, the model for the ACA, increased access to employer coverage and improved the scope and quality of the coverage. [Health Affairs, [10/09](#); Commonwealth of Massachusetts, [1/13](#)]

- In 2006, before enactment of health reform in Massachusetts, approximately 4.3 million people in the state obtained health insurance through their employer. In 2008, after enactment, that number grew to more than 4.5 million. Between 2007 and 2010, the percentage of employers offering coverage increased from 72% to 77%. All these gains were among firms with 50 or fewer employees. [EBRI, [9/10](#)]
- Evidence suggests that the experience at the national level will be no different. According to a recent survey, most employers who said they would drop coverage because of health reform have not done so. All the benefits of offering insurance to employees — the competitive, financial and wellness aspects — will remain strong incentives for employer sponsored coverage beyond 2014. [Chicago Tribune, [3/26/12](#)]
- Republicans want to go back to the days when insurance companies could drop coverage for no reason at all and increase premiums with no justification or accountability. That would be the real threat to stable and secure health care.

**MYTH: Republicans are distorting the facts to make the claim that health care coverage for young adults will become unaffordable by grossly overstating the projected impact of health reform on premiums.**

**FACT: Experts agree - young adults will have additional economic security as a result of health reform, which provides insurance tax credits to keep care affordable and more comprehensive coverage.**

- As a result of health reform, health insurance coverage among young adults has reached historically high levels. Over three million young adults now have health insurance that would otherwise not be covered, due to the health reform provision that allows 19 through 25 year olds to remain on their parent's insurance plans. [Gallup, [2/11/13](#); HHS, [6/19/12](#)]
- And millions of young adults have access to new, free preventive health services, including family planning services and domestic violence counseling.
- In fact, 96% of young adults who purchase single nongroup coverage through the health insurance marketplaces will get premium subsidies that will allow them to obtain more robust coverage while keeping their costs on par with where they are under current law. [Urban Institute, [3/5/13](#)]
- Tax credits offered through state health insurance marketplaces and greater access to employer-sponsored plans under health reform will protect young adults financially and ensure that they have access to

more comprehensive coverage, which will include maternity and prescription drugs.

- And more than 70% of the 9.9 million uninsured young adults will be eligible for subsidies either through the exchanges or through the expanded Medicaid program. [Urban Institute, [3/5/13](#)]
- Most importantly, the law has started to slow premium cost growth to almost the lowest it has been in over a decade, further improving the economic security of young adults. [KFF, [9/11/12](#)]
- Republicans want to go back to the days when insurance companies had free reign to do whatever they wanted and charge whatever they wanted – hard working young Americans can't afford to reverse the progress made under health reform.

**MYTH: Republicans falsely claim that the Medicare savings in health reform will hurt seniors.**

**FACT: Experts agree – the Medicare savings in the health reform law does not affect seniors' benefits. In fact, the savings would extend the solvency of Medicare for eight more years.**

- The health reform law doesn't touch Medicare benefits. The law specifically states that no guaranteed benefits in Medicare can be reduced or eliminated.
- AARP agrees: In their guide on health care reform, AARP writes, "the government has guaranteed that basic benefits will not be cut." [AARP, [3/25/10](#)]
- Instead, the health reform law found \$716 billion in savings over ten years by reducing wasteful payments to insurance companies and hospitals. These savings will increase the solvency of Medicare by eight years – from 2016 to 2024. [CMS, [4/23/12](#)]
- In fact, Paul Ryan liked the Medicare savings so much that he included the savings in all three of his budgets that were supported by a majority of Republicans in both the House and the Senate. [Path to Prosperity, [3/12/13](#); Fox News Sunday, [3/10/13](#); CBO, [3/21/12](#); CBO, [3/20/10](#); CBO, [7/24/12](#)]
- Instead of protecting these smart, responsible reforms to Medicare that protect seniors' benefits, Republicans are pushing a radical plan that would turn Medicare into a voucher system, forcing seniors to pay over \$5,900 more each year for their health care. [CAP, [3/12](#)]



**MYTH: Republicans wrongly claim “Obamacare” is the largest tax on the middle class in history.**

**FACT: Health reform is the largest health care tax cut in American history, with families and small businesses benefiting the most.**

- Over the next ten years, health reform will provide over \$1 trillion in tax cuts for the working poor, middle class, and small businesses. [CBO, [2/5/13](#)]
- Next year alone, six million individuals and families will receive tax credits of approximately \$5,500 each to help them afford health coverage every year. By 2017, more than 22 million individuals and families will receive tax relief under the law. [CBO, [2/5/13](#)]
- And revenue provisions included in the law will have a minimal impact on middle class families. According to previous estimates, approximately 60% of revenue generated through ACA comes exclusively from individuals earning more than \$200,000 a year, with the majority of the remaining revenue coming from individuals electing excessively high-cost health insurance plans. According to the Washington Post Fact Checker, “it’s a stretch to say that any of these taxes will affect the middle class.” [Senate Finance Committee, [6/29/12](#); Washington Post, [7/6/12](#)]
- Republican laws have raised significantly more revenue than ACA. President Ronald Reagan signed legislation into law raising 60% more revenue than ACA. Since 1950, nine other laws were established raising more revenue than the health reform law, including three which raised twice as much. [Treasury, [6/6/11](#); Washington Post, [7/2/12](#)]
- The health reform law doesn’t impose a tax – a tax is the extra \$1,000 a year that hundreds of millions of Americans who currently have health coverage pay when the uninsured go to our emergency rooms. This law imposes a free rider penalty that protects taxpayers from paying for other people’s health care. [Families USA, [5/28/09](#)]

**MYTH: Republicans ignore the facts when they claim that health reform will increase the deficit.**

**FACT: Independent experts say the health reform law will reduce the deficit by \$144 billion over the next ten years.**

- The health reform law reduces the deficit. According to the nonpartisan scorekeepers at CBO, health reform will reduce the deficit by \$144 billion over the next ten years and by more than \$1 trillion in the second decade. [CBO, [7/24/12](#); CBO, [11/29/12](#)]
- In addition to dramatically reducing the deficit, the law extends the solvency of the Medicare trust fund by eight years, from 2016 to 2024. [CMS, [4/23/12](#)]
- And the law lowers costs for millions of seniors by \$208 billion over ten years, through lower premiums and out of pocket expenses. [CMS, [4/23/12](#)]
- Republicans would reverse these savings and instead implement a radical plan to turn Medicare into a voucher system, forcing seniors to pay over \$5,900 more each year for their health care. That's simply wrong. [CAP, [3/12](#)]

**MYTH: Republicans claim that “Obamacare” doesn’t work.**

**FACT: Health care reform is working. According to the Census Bureau, more people have health insurance, and families have saved over \$2.1 billion on health insurance.**

- According to the Census Bureau, 1.3 million more Americans had access to health coverage last year than they did the year before. [Census Bureau, [9/12/12](#)]
- Ask the three million college age kids who are now covered through their parents’ plans if health care reform doesn’t work. Or the 34 million seniors who are getting preventive checkups through Medicare. Or the 17 million kids who can no longer be denied coverage due to a pre-existing condition. Or the American families that saved over \$2.1 billion on health insurance. [HHS, [9/11/12](#)]
- There are some things in the health reform law that need to be fixed. But we can’t get rid of what is already working. We can’t go back to the broken system we had before when insurance companies were in charge.

**MYTH: Republicans use selective polling to say that voters don't like "Obamacare."**

**FACT: Polls show that the vast majority of Americans, even a majority of Republicans, support the benefits that the health care law provides.**

- Extreme Republicans have spent hundreds of millions of dollars misrepresenting and smearing the health care law since the beginning. Yet the vast majority of Americans, even a majority of Republicans, support the benefits that the health care law provides.
  - 82% of Americans and 78% of Republicans support banning insurance companies from denying coverage to people with pre-existing conditions. [Reuters, [6/24/12](#), Washington Post, [6/25/12](#)]
  - 61% of Americans and 52% of Republicans support allowing children to stay on their parents insurance until age 26. [Reuters, [6/24/12](#), Washington Post, [6/25/12](#)]
  - 72% of Americans and 54% of Republicans support requiring companies with more than 50 employees to provide insurance for their employers. [Reuters, [6/24/12](#), Washington Post, [6/25/12](#)]
  - 57% of Republicans support providing subsidies on a sliding scale to aid individuals and families who cannot afford health insurance. [Washington Post, [6/25/12](#)]
- What Americans don't like is the health care system we had before, when health insurance companies could deny coverage to people with pre-existing conditions or drop people when they got sick.

**MYTH: Republicans wrongly claim that "Obamacare" forces Americans to buy health insurance against their will.**

**FACT: Under the health reform law, no one is being forced to buy anything.**

- Under the health care reform law, no one is being forced to buy anything. The new law simply makes sure that people without health insurance can afford to get health insurance if they want it or opt out if they don't—without passing the buck for their health care costs on to others. That's common sense.
- Having everyone pay for their own health care started off as a Republican idea, and was first enacted in Massachusetts by Governor Mitt Romney. [KFF, [5/21/12](#); USA Today, [7/20/09](#)]

**MYTH: Republicans ignore the data when they claim that “Obamacare” is a job-killer.**

**FACT: The data shows that the economy has created almost 4.5 million private sector jobs since health care was signed into law, largely in the health care sector.**

- The economy has created 6.2 million private sector jobs since health reform was signed into law. [As of 3/21/13, BLS, [3/8/13](#)]
- In fact, the health care sector has been one of the largest contributors to employment growth. [As of 3/21/13, BLS, [3/8/13](#)]
- Repealing health care reform would be the real job killer – eliminating the provisions that slow the growth of health care costs for employers could kill as many as 400,000 new jobs this decade. [CAP, [1/11](#)]

**MYTH: Republicans wrongly claim that “Obamacare” forces churches and religious organizations to pay for contraception.**

**FACT: No religious organization would be required to pay for contraception under health reform, and no one who objects would have to prescribe contraception.**

- Under the health reform law, no religious organization would be required to cover contraception, and no one who objects would have to prescribe contraception. [White House, [2/10/12](#)]
- Meanwhile, instead of supporting this position that has been endorsed by leading Catholic organizations and the majority of Catholic voters, Republicans in Washington are engaged in a sweeping campaign to undermine women’s access to contraception. [New York Times, [2/14/12](#) (no longer applicable for CHA); Hart, [10/12/10](#); Thomson Reuters-NPR Health poll, [5/11](#)]
- Republicans are pushing a plan that would allow any boss to deny any health care service to any woman for any reason, and have repeatedly voted to roll back coverage for mammograms and cancer screenings for women. [The Blunt Amendment - Vote #24, [3/1/12](#); HHS, [2/12](#); TPM, [3/1/12](#); New York Times, [3/1/12](#)]
- Under the health reform law, an estimated 47 million women across the country could save over \$1,200 next year in preventive health care – money that could go towards rent or groceries. Instead of turning back the clock on these women, Republicans should work with Democrats to make sure every American woman has access to affordable health care. [CAP, [2/15/12](#); HHS, [7/31/12](#)]

**MYTH: Republicans falsely claim that the Independent Payment Advisory Board (IPAB) established under health reform will ration care and deny seniors Medicare treatments.**

**Fact: Health reform explicitly forbids IPAB from rationing care, increasing taxes, or making changes to Medicare benefits.** [Politifact, [10/12/11](#); FactCheck.org, [5/6/11](#)]

- Health reform established the IPAB– a board of non-governmental experts like doctors, consumers, and patient advocates charged with making recommendations to improve care and protect seniors from being ripped off while reining in health care costs. [P.L. 111-152, accessed on [4/9/12](#)]
- IPAB’s job is to make recommendations that strengthen our health care system and lower costs by clearing out waste, fraud, and abuse. According to the Institute of Medicine, \$765 billion in waste can be reduced with these kinds of changes without compromising health outcomes. [Institute of Medicine, [2/24/11](#)]
- Independent fact checkers have repeatedly debunked Republican claims about “rationing” care. And, contrary to Republican claims, Congress has the power to accept or reject IPAB recommendations. Congress can also take action on its own without IPAB, or replace IPAB’s ideas with its own. [Politifact, [10/12/11](#); FactCheck.org, [5/6/11](#), CBPP, [3/15/12](#)]
- Republicans in both the House and Senate have previously introduced bills that included independent payment advisory boards with “more teeth” than IPAB. [Think Progress, [5/13/11](#); Incidental Economist, [5/13/11](#); S.1099, 111<sup>th</sup> Congress]
- The Republican Medicare voucher plan does nothing to reduce overall health care costs. Instead, the Republican plan would end Medicare’s guaranteed benefits, shift costs to seniors, and put insurance companies back in charge.

**MYTH: Republicans wrongfully claim that CBO double-counts savings to Medicare by both extending the solvency of the Medicare trust fund and reducing the impact of new programs on the deficit.**

**Fact: By strengthening Medicare and making it run more efficiently, health reform both improves the status of the federal budget *and* extends the life of the Medicare trust fund.** [CBPP, [4/10/12](#)]

- Health reform achieves savings by reducing excessive payments to private plans, encouraging care coordination, and providing new tools to fight health care fraud. In fact, the Medicare Trustees confirmed that

health reform extends solvency of the Medicare trust an additional eight years – from 2016 to 2024. [CMS, [4/23/12](#)]

- Because Medicare is part of the overall federal budget, the Medicare savings in health reform *both* extends the life of the Hospital Insurance trust fund AND reduces the federal budget deficit.
- That's no different from when a baseball player hits a home run: it adds to his team's score and also improves the batting average. Neither situation involves double counting. [CBPP, [4/10/12](#)]
- Republicans are now playing a political game. The Republican controlled Congresses didn't object when CBO projected Medicare savings to *both* extend the solvency of Medicare *and* reduce the deficit under the Balanced Budget Act of 1997 and the Deficit Reduction Act of 2005. [CBPP, [3/25/10](#)]
- Fortunately for seniors, health reform will lower costs through lower premiums and out of pocket costs by \$208 billion through 2021. [CMS, [4/23/12](#)]
- Republicans would reverse these savings and instead implement a radical plan to turn Medicare into a voucher system, forcing seniors to pay over \$5,900 more each year for their health care. [CBO, [3/21/12](#); CAP, [3/12](#)]

**MYTH: Republicans wrongfully claim that the Medicaid expansion under health reform will become an unfunded liability for states.**

**Fact: States have the option to expand Medicaid with almost full federal funding support.**

- Under the Supreme Court's ruling upholding that health reform is constitutional, states have the option to accept additional federal funds in order to help expand Medicaid. This decision is solely at each state's discretion, and states cannot lose their existing funding for failing to expand. The law, however, does not provide for phased-in or partial expansion. [KFF, [8/12](#); HHS, [12/10/12](#)]
- But the fact is that many states will take advantage of this opportunity, because the Medicaid expansion is a good deal. The federal government will pick up nearly 93% of the costs, and states will only have to pay 2.8% more than they otherwise would while expanding coverage. Overall, they could save more than \$183 billion in the process and be able to make critical investments to ensure working families get the care they need. [KFF, [11/26/12](#); CBPP, [7/25/12](#)]

- Eight Republican governors have agreed to the Medicaid expansion, including Governors Jan Brewer (AZ), Rick Scott (FL), and Chris Christy (NJ), recognizing that the opportunity will save state tax dollars, reduces the burden on small business, and dramatically improves access to care. [CNN; [4/7/13](#); Politico, [2/26/13](#); As of 4/10/13]
- If other Republican governors choose not to extend coverage to children and families, taxpayers, employers, and hospitals will be forced to pick up the additional cost. Saying "no" to the Medicaid expansion means denying 11 million Americans affordable health coverage and increasing state and local government costs for uncompensated care. [CBO, [7/24/12](#)]
- Because Medicaid helps to ease the burden on low-income families, it puts more money into the economy. For example, an additional \$75 billion in state Medicaid funding under the Recovery Act generated \$132 billion in business activity, 1.2 million new jobs, and nearly \$54 billion in wages and salaries. A failure to expand eligibility would result in fewer jobs and economic activity. [CAP, [8/2/10](#)]
- Additionally, states that opt-out of the Medicaid expansion could increase premiums for families seeking coverage by forcing less healthy residents into exchanges. Nationwide, premiums could increase in the individual market by 2%. [Washington Post, [9/20/12](#); American Academy of Actuaries, [9/12](#)]

**MYTH: Republicans wrongfully claim that block granting Medicaid will save money and improve care.**

**Fact: Instead of saving money Republican proposals would just shift costs to states – forcing states to reduce enrollment, limit benefits, cut provider payments, and increase costs for children, parents, seniors, and people with disabilities who rely on public programs.**

- In addition to ending Medicare as we know it, Republicans aim to cut more than \$2.6 trillion in benefits for seniors, families, and those in nursing homes by repealing health reform and block granting Medicaid. [CBPP, [3/15/13](#); KFF, [11/12](#); Path to Prosperity, [3/12/13](#); [DPCC](#)]
- This draconian proposal would cut more than \$520 billion in health care for seniors and people with disabilities, which could lead to seniors being denied access to life-saving care and shutting nursing homes down across the country. [[DPCC](#)]
- Almost 14 million seniors and disabled individuals currently rely on Medicaid for their health care needs. The Republican cuts to Medicaid

could have a devastating impact on the more than 15,600 certified nursing homes that serve nearly 1.4 million seniors, with nearly two-thirds of certified nursing homes relying on Medicaid as their primary payer. [KFF, [6/12](#); KFF, accessed on [9/25/12](#); KFF, accessed on [9/25/12](#); KFF, accessed on [9/25/12](#)]

- According to nonpartisan experts, a block grant would undoubtedly shift costs to the states. States would be forced to cover *all* of the costs associated with increased Medicaid enrollment resulting from a recession, the onset of a new disease, or the development of new pharmaceutical or other treatments – creating billions in unfunded liability. [CBPP, [3/27/13](#); CBPP, [2/23/11](#)]
- Furthermore, estimates indicate that the Republican plan would eliminate two million jobs from our economy - jeopardizing the economic recovery. [EPI, [3/12/13](#)]