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## If the Affordable Care Act is Repealed, What Happens to Medicare and Seniors?

### End to Free Annual Wellness Exams

Prior to the Affordable Care Act (ACA), Medicare allowed for a one-time free check-up when seniors first joined the Medicare program. The ACA has provided free annual wellness exams for seniors since 2011.

### End to Free Preventive Screenings

Thanks to the ACA, Medicare beneficiaries have not been required to pay for any portion of Medicare-covered preventive services recommended by the U.S. Preventive Services Task Force and rated A or B. The ACA also waived the Medicare deductible for colorectal cancer screening tests.

### End of Prescription Drug Discounts

Prior to the ACA, when beneficiaries fell into doughnut hole, they had to pay 100% of the costs of their prescription medications. The ACA provides drug discounts and subsidies to help fill in the doughnut hole. In 2017, the doughnut hole will be between \$3700 and \$4950. Under the ACA, seniors and disabled beneficiaries who fall in the Part D drug doughnut hole will receive a 60% discount on the price of their brand name drugs and a 49% subsidy toward the purchase of generic drugs. By 2020, the doughnut hole gap will be closed. However, if the ACA is repealed seniors will lose these discounts and subsidies.

### No Protections against Discrimination for Pre-existing Conditions

The ACA prohibits insurance companies from discriminating against people with pre-existing conditions.

### No Protections against Rising Insurance Prices

Prior to the ACA, insurers often charged seniors five times more than they charged a young person for their health care. The ACA limited what insurers could charge to no more than three times what they charge a young individual for comparable coverage.