

Press Release

September 25, 2017

Statement from Alliance of Claims Assistance Professionals (ACAP) on the Proposed Graham-Cassidy Bill

The Alliance of Claims Assistance Professionals (ACAP) is a national organization of professionals who assist patients and families with medical billing, denials and policy issues. Members advocate on behalf of patients with their insurance plans and healthcare providers. Since we work with many health insurance plans and medical groups, we are in a unique position to understand the challenges that families face in trying to obtain the best appropriate medical care and access their medical insurance benefits.

Our members help clients who struggle with confusing medical paperwork, high medical bills, denials for appropriate medical care and overall insurance mismanagement. We appeal Medicare and insurance denials for appropriate medical services. We advocate for those who cannot find doctors to treat them in their Medicaid or other insurance networks. We also help the working poor who cannot afford their premiums or their drug costs.

The Affordable Care Act (ACA) is a present federal law governing healthcare in the US. Many have been using its nickname “Obamacare”.

The ACA passage brought reform to the health insurance market and allowed many of our clients access to health insurance, without being denied due to pre-existing conditions. It opened up insurance options for all people. By having access to health insurance, there are financial protections from serious health issues. Having health insurance is a cost-effective way of saving on future health costs due to screenings and treatment at an early stage.

The new proposal to alter several provisions of the ACA is alarming to us as we support clients facing serious health issues. The Graham-Cassidy bill continues down the road of bringing stress and financial uncertainty to patients with individual and small groups policies.

Most important to our clients is access to health insurance. The Graham-Cassidy bill does not provide a guarantee of access to health insurance if there is a pre-existing condition. The bill leaves it up to each state to decide. It also allows each insurance plan the option to charge more for this higher-risk group, thereby shutting out access through financial barriers. The ACA certainly has its own challenges with the increasing cost of insurance. The uncertainty of further changes in the marketplace is driving individual policy prices ever higher. The Graham-Cassidy bill is not a solution for the price increases. It does nothing more than remove protections and weaken the marketplace.

Furthermore, the proposed bill takes away federal subsidies for people with lower incomes.

There would be no set standard for basic coverage so patients could end up with insurance that would not protect them if there were an unexpected health issue. If you purchase a plan with no cancer coverage, what happens when cancer strikes? In our experience, death and debt are likely outcomes.

The Graham – Cassidy bill is a cruel proposal for seniors and people in nursing homes. Medicaid has been an important source of medical coverage for many Americans. States that expanded their

Medicaid plans helped many lower income residents access medical care. The proposed Graham-Cassidy bill would end this expansion and cap funding to each state. It would transfer funds from states that expanded coverage to states that did not participate in the expansion efforts, thereby further penalizing citizens in proactive states. Not only would this hurt lower income residents, it would significantly hurt nursing home residents, many of whom rely on Medicaid to pay for nursing home care. Who will care for lower income nursing home residents if they are denied access to Medicaid? This is a serious social issue.

These are just a few ways that this proposed bill will damage our healthcare access. We believe that all Americans have a right to healthcare. It should not be a privilege available to a few who can afford the coverage. We support clients at their lowest and most vulnerable times and we know how stressful and damaging these efforts are to overturn the ACA. We continue to speak out to protect the values of the ACA and access to affordable health insurance and care.

The Graham – Cassidy bill is not a solution to ever rising health insurance premiums.

For more information or to contact the Alliance of Claim Assistance Professionals you can visit our website at www.claims.org or call us at 888-394-5163