Access to affordable, quality healthcare and health insurance is essential for people with multiple sclerosis (MS) to live their best lives. The National MS Society believes that any healthcare reform legislation must maintain or improve access to coverage and care. Because the Senate’s Better Care Reconciliation Act would reduce access, make coverage and care less affordable for people with pre-existing and chronic health conditions and fails to provide comprehensive coverage, the Society has opposed this legislation.

The Senate’s Better Care Reconciliation Act of 2017 will reduce access to coverage by:

- Causing 22 million people to become uninsured by 2026, per the independent Congressional Budget Office (CBO) analysis of the bill.

- Eliminating the Medicaid expansion enacted under the Affordable Care Act, which gave states additional funding to offer insurance coverage to low-income people up to 133% of the poverty line.

  People living with MS who were not eligible for Medicaid before 2014 would become un-insured once again.

- Jeopardizing all Medicaid services by capping all federal Medicaid funding starting in year 2025, significantly reducing state funds and forcing every state to make hard choices like eliminating health and supportive services, cutting beneficiaries out of the program, and more.

  Many people with MS now benefiting from Medicaid services—including long term supports and services, rehabilitation therapies, mental health services and more—could lose access to these services as states are forced to cut services or decrease eligibility due to loss of federal funds.

- Together, the Medicaid changes would cause Medicaid enrollment to fall by about 16 percent—or 15 million fewer enrollees by 2026.

- Eliminating the requirement that large employers (50 or more) offer coverage to their employees or pay a fine.

  Most people with MS are insured through employer-based coverage when they are first diagnosed and for years afterward. But without a strong incentive for employers to offer health insurance coverage to their employees, an untold number of employers could choose to not to offer coverage at all, or reduce the amount of benefits.

The Senate’s Better Care Reconciliation Act would make coverage and care less affordable by:

- Reducing the number of people eligible to receive a premium tax credit from those with household income below 400% of the federal poverty level, to 350% of poverty.
Individuals living with MS with incomes greater than $42,210, and families of 4 with incomes greater than $86,100, will no longer have access to tax-subsidies and could face much higher costs for less comprehensive insurance coverage.

- Reducing the amount of tax credits for those eligible so they would cover 58% of the cost of covered benefits, (leaving 42% as your out-of-pocket cost), down from the current 70% in tax credits (with 30% in out-of-pocket costs).

- Allowing insurers to charge seniors as much as five times as much as younger enrollees.

Seniors with MS commonly face economic hardship, as they are often forced to stop working long before they choose to, effectively freezing their income despite worsening disability and increased health care costs.

- Allowing states to opt out of vital patient protections that are especially important for people with high-cost medical conditions. For example, the CBO analysis finds that in states that waive the Essential Health Benefits (EHBs), the current caps on out-of-pocket costs and bans on insurers’ use of lifetime and annual limits of coverage would no longer apply to those vital health benefits.

Among the top reasons people with MS reach out to the National MS Society is for financial assistance. The loss of prohibitions on lifetime and annual caps on benefits could result in personal bankruptcies, abandonment of treatments, and painful choices between health care and basic necessities of life.

- The CBO also found that in states that waive the EHBs, insurance covering certain services would become more—and in some cases, extremely—expensive and people who need services no longer included in EHBs would experience substantial increases in supplemental premiums or out-of-pocket spending.

- While premiums are eventually expected to become lower, an independent analysis by Manatt, Phelps & Phillips, LLP finds that the value of coverage will also be lower, as individuals will pay a higher portion of their care.

The Senate’s Better Care Reconciliation Act fails to provide and protect comprehensive coverage by:

- Allowing states to opt out of the current requirements that insurers must cover 10 ‘Essential Health Benefits.’

Allowing states to opt out of these requirements will allow insurers to sell health plans that are not comprehensive, and people with MS may sign up for these plans thinking they have purchased quality coverage. Under the Better Care Reconciliation Act, plans could be sold that do not include coverage for services that are important to people with MS—such as prescription drugs, mental health and substance abuse treatment, emergency services, rehabilitative services and equipment, hospitalization and laboratory services and more. Alternatively, people may only be able to afford health plans that do not meet their comprehensive care needs.