

Defending Access to Health Care

American Heart Association | Advocate Message Guide

Overview

The American Heart Association is committed to advancing health and hope for everyone, everywhere. Our work to create longer, healthier lives involves removing barriers to health by engaging communities, pursuing scientific research, advocating for healthy policies and more. Medicaid and the Affordable Care Act tax credits are essential to this mission. They provide critical access to affordable health insurance for people with chronic diseases like cardiovascular disease, as well as seniors, children, people with disabilities and working families.

This resource includes research-backed guidance on how to defend Medicaid and the tax credits from harmful funding cuts at the federal level. In addition, it outlines suggested talking points to push back against work requirements and combat false claims of waste, fraud and abuse in Medicaid.

Key Imperatives

1. Keep it simple.

Health insurance is complicated. And conversations about how it works, how it's funded and potential changes can often end up "in the weeds" and leave us on the defensive - where our messaging is less effective. It's important to state and reinforce that Medicaid is health insurance, and that attempts to cut or fundamentally change the program will terminate health coverage for the people who can least afford it. Similarly, any proposals to end the premium tax credits will be a cut to health care and a cost increase for working families across this country.

2. Focus on who Medicaid and the tax credits are for, and who will be hurt.

There is a lot of misinformation about who does and doesn't receive Medicaid and the tax credits. Often, discussions about these cuts focus on harmful stereotypes instead of the real impact cuts would have on the people and families who rely on Medicaid coverage or need help to afford Marketplace premiums. It's important to emphasize that patients with chronic diseases, seniors in nursing homes, children, people with disabilities, veterans and working families would lose the care they count on.

3. Keep the burden of chronic conditions front and center.

People are very aware of the burden of chronic conditions like heart disease, diabetes and cancer - the physical and emotional toll of the diagnosis, and the financial costs associated with long-term treatment. This makes it a powerful demonstration of the value of affordable health insurance, like Medicaid and the tax credits - and what's truly at stake if these programs were to be cut or harmed.

4. Meet people where they are.

Conservative lawmakers and voters are committed to what they perceive as a mandate to cut federal spending. It can help to recognize that tough budget

decisions will need to be made, and that there is pressure to find places to cut spending. But it's important to remind them that cuts to health care are not the way to get there. These cuts will only make health care more expensive and take care away from millions of people who can least afford it – at a time when people are already frustrated with what they perceive as government inaction on lowering prices.

Message Guidance

This is a defining moment in the fight for quality, affordable health care for all. Research shows there is widespread opposition to cuts that will terminate health care for millions. We have to keep the conversation focused on the fact these cuts will **terminate health care** and have a **devastating impact on millions** of those who need it most – all while **doing nothing to lower** our health care costs.

See below for a message framework that incorporates both Medicaid and the Affordable Care Act tax credits, as well as talking points for each track.

CORE MESSAGE

At a time when many families are struggling to keep up with rising costs, we can't afford policies that would raise the cost of health care. But there are proposals moving through Congress that would cut up to \$880 billion from Medicaid and terminate tax credits that make insurance premiums affordable for working families. These cuts would take health care away from millions of people who need it most, including many people living with cardiovascular disease and other chronic conditions, seniors living in long-term care, veterans, children and people with disabilities. As a result, more people will be uninsured, face mounting medical debt and be forced to delay care. Haphazard and reckless cuts to Medicaid will do nothing to lower our health care costs.

TALKING POINTS

MEDICAID

- We can't cut up to \$880 billion from Medicaid without taking health care away from the very people the program was intended to protect: seniors, veterans, children and people with disabilities and chronic conditions who can't afford care on their own.
- These reckless cuts would take health care away from seniors, veterans, children and people with disabilities and chronic conditions while raising costs for everyone.
- Medicaid covers long-term care including at-home and nursing home care. Cutting funding would mean taking critical care away from those who need it most – and leaving their loved ones to pay the price.
- If lawmakers don't stop the proposed cuts, millions of people living with chronic conditions including heart disease and diabetes will lose access to lifesaving coverage.

PREMIUM TAX CREDITS

- Every family should be able to afford health coverage, regardless of their ZIP code or income. But unless Congress acts, millions of people who buy their health insurance on their own - including those with chronic conditions like heart disease - will no longer be able to afford it.
- Health coverage is too expensive for too many people. Congress should protect affordable, high-quality, accessible health coverage. If Congress doesn't act, 4 million more people in the U.S. will become uninsured.
- Congress is planning to raise the cost of care for middle-class families who buy their health insurance through the Marketplace [- while giving corporations massive tax breaks].
- Congress should support policies that make health coverage more affordable. Otherwise, millions of families may lose access to health insurance - especially in states that have not expanded Medicaid.
- If Congress doesn't act, millions of people will pay much more for the same coverage they currently receive.
- Tax credits have made health coverage more affordable for millions of people living with cardiovascular disease and other chronic conditions. Letting those tax credits expire will put these people and millions of others at risk of losing lifesaving health coverage.

Countering Expected Arguments

Below are examples of what some counter arguments may sound like - along with how you can formulate an effective response to keep the conversation going, and deliver the most resonant messaging possible to protect access to health care.

Argument: Of course these cuts won't affect people with heart disease or cancer patients. I wouldn't support this if it would. All we're looking to do is cut out bloat from Medicaid and the Marketplace, and ensure that people aren't taking advantage of the system.

Our Response: There is simply no way to make these cuts without cutting critical health care services for millions of patients with chronic conditions. We support finding ways to make these programs more efficient, but rushing these massive cuts would terminate health care for those undergoing expensive, life-saving treatments. Millions of people in the U.S. will lose access to screenings and tests that help diagnose these chronic diseases earlier which leads to better outcomes and lower costs for patients and the entire system. Even if you don't intend these outcomes - rushing these kinds of cuts without serious consideration for who this is going to hurt is reckless.

Argument: We're not cutting health care for anyone. We're simply cutting out all the waste, fraud and abuse in the program and protecting those the program was designed for.

Our Response: Cutting up to \$880 billion from Medicaid does nothing to address waste, fraud and abuse. Rather than working to improve efficiency in Medicaid for the benefit of patients, Congress is proposing reckless cuts that will terminate health care for more than 15 million people. People fighting chronic conditions like heart disease will lose access to lifesaving treatments. Seniors in nursing homes and their families would be left to shoulder the costs. Veterans, children and people with disabilities would lose the care they need. Rural hospitals would be forced to close. These cuts go way too far, too fast and will increase health care costs for all of us.

Argument: Government spending is out of control, and we have to rein it in and balance the budget. We have to make these hard choices, and we can't keep going like this.

Response: Voters sent a clear message that they're struggling and want to see relief from high costs. They didn't ask for cuts to their health care. Rushing these cuts will take health care away from those who can least afford it - heart disease patients, families with loved ones in nursing homes and children. Not only will this hurt those who can least afford care, it will also raise premiums and out-of-pocket costs for working families - and place even more burden on the system due to more uncompensated care. The implications of these massive cuts are enormous - and a decision like this can't be rushed without serious unintended consequences.

Argument: Work requirements are a common-sense way to incentivize people to work. If we don't incentivize work, then people will continue to take from the system and that's costing us too much money.

Response: Work requirements for people who get health insurance through Medicaid won't do anything to reduce anyone's health care costs. They hurt people who can least afford it, including seniors in nursing homes, people fighting heart disease, veterans, kids and people with disabilities. We need Congress to focus on lowering health care costs, not taking it away from people who need it most.