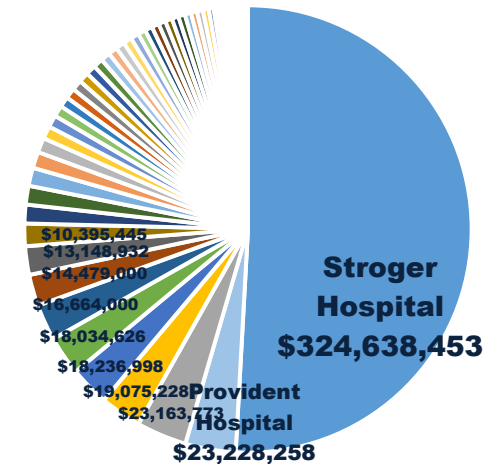




- Before the ACA, nearly 20% of all Cook County residents were uninsured- more than 900,000 people. In 2019, 10.2% of residents under 65 years were uninsured (525,323)¹.
- The significant increase in insured individuals, largely driven by Medicaid expansion as a result of the ACA, has provided CCH with reimbursement for services provided to patients, many of whom sought care at the health system when they were uninsured.
- According to data from the Illinois Department of Healthcare and Family Services, 627,975 adults were enrolled in the ACA authorized Medicaid expansion statewide as of May 2020; 308,816 reside in Cook County² and nearly 94,000 are enrolled in CountyCare, CCH’s Medicaid managed care plan. All 627,975 of these individuals would lose coverage if the ACA is repealed.
- CCH continues to provide the majority of charity care in region; in 2018, CCH’s two hospitals provided \$348M or 55% of the total charity care reported by hospitals in Cook County. The repeal of the ACA has the potential to overwhelm CCH with patient demand. *See pie chart.*
- CountyCare is one of five Medicaid managed care organizations in Cook County. CountyCare spends approximately \$445M annually on claims for ACA/Medicaid Expansion Adults – nearly \$50M of which are reimbursements to safety net hospitals or Federally Qualified Health Centers in Cook County. Each organization’s impact will vary but repeal of the ACA will impact everyone.
- Cook County’s tax allocation to CCH has decreased by more than 75%, from \$481 million in 2009 to \$83M in 2020, largely due to reimbursements received as a result of the ACA.
- One of the hallmarks of the ACA was the provision of behavioral health services. The ACA population disproportionately utilizes behavioral health services for mental health and substance use disorders. In FY19, CountyCare spent more than \$34M on behavioral health services for the ACA population. CCH has invested upwards of \$100M in the past four years to provide much need behavioral health services to its patients and the community. Repeal of the ACA would eliminate behavioral health services from the list of mandatory benefits through Medicaid, create additional expenses for health systems and also increase the number of detainees in jail with behavioral health issues.
- Additional charity care expenses are expected due to the elimination of other components like the marketplace, pre-existing conditions, adults under 26 years old who will be forced off their parent’s plan, etc.



Charity care in Cook County in 2018: Each slice represents the charity care provided by each hospital required to report to the state of Illinois. Source: [2018 IDPH Hospital Profiles](#).

¹ US Census, Quick Facts - <https://www.census.gov/quickfacts/fact/table/cookcountyillinois#>

² <https://www.illinois.gov/hfs/SiteCollectionDocuments/202005ACARaceAgeGenderRanOn20200928.pdf>

Estimated Impact of ACA Repeal on Cook County Health

Elimination of Medicaid Reimbursement for Care of Medicaid Expansion/ACA Adults

Approximately
\$600M annually
in CountyCare
capitation revenue

At least
\$100M annually
in reimbursements from
Medicaid Managed Care
Organizations for ACA
members CCH cares for but
could be as high as \$140M

**Increased
Uncompensated Care
Costs**

Approximately
\$700M annually
in bad debt & charity care for
those ACA adults who lose
coverage but is likely higher if
individuals with marketplace
plans and other covered
populations lose coverage and
turn to CCH

Preliminary & Conservative Estimate of the Annual Impact of ACA Repeal on Cook County Health is at least \$1.4B (\$600M + \$100M + \$700M)

Unknowns:



Sustainability of local health care safety nets: The ACA has stabilized FQHCs and safety net hospitals. CountyCare alone reimbursed safety net hospitals and FQHCs more than \$48M for ACA adults in FY19. These organizations also have contracts with the other MCOs in the region. Without these reimbursements, it is likely some organizations will close.



- Number of individuals covered by Marketplace plans who could turn to CCH if marketplace is eliminated
- Number of individuals under 26 currently covered by parent's insurance who may lose coverage and turn to CCH
- Number of individuals with preexisting conditions who could turn to CCH
- Migration of newly uninsured patients from other systems to CCH due to lack of insurance