



**If you think that the American Health Care Act won't affect your employer provided insurance: **THINK AGAIN****

The Affordable Care Act not only expanded access to health coverage for those who could not obtain it, but also implemented a number of consumer protections applicable to all health insurance, including plans provided through an employer. The American Health Care Act eliminates or allows states to opt out of many of these protections, putting all Americans – regardless of where they get their insurance – at risk of not being covered when they need it.

1. Under the AHCA, employer sponsored insurance plans will once again be allowed to impose annual or lifetime limits on their enrollees. This means that your insurance might stop paying your claims if you incur a certain amount of costs in a year – likely right when you need coverage most. Kaiser Family Foundation found that 60% of employer plans had some form of limit prior to the ACA and it is likely they would return to this practice without the ACA's protections. [A new analysis](#) finds that **1.2 million people in Illinois with employer coverage would hit their annual limit and 896,000 people would hit their lifetime limit.**
2. The AHCA would make it easier for employers to increase the amount that employees pay in premiums or to stop offering coverage to their employees entirely.
3. Employers who do not offer insurance to their full-time workers would no longer be fined. Smaller employers, particularly in certain industries, may be the first to cut back.
4. Employers would also be freed from penalties if their insurance is too expensive for their workers, which will likely drive up workers' share of premiums.
5. The bill also has the potential to weaken rules that limit how much employees can be asked to pay in deductibles or co-payments.

**If you are one of the 54% of Illinoisans covered by employer insurance, make sure you know the facts about the AHCA!**

Protect Our Care Illinois is a statewide coalition of health care advocates, providers, consumers, and workers, standing together to protect and expand access to quality affordable health care provided by the Affordable Care Act and Medicaid.

[www.protectourcareil.org](http://www.protectourcareil.org)

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