



Cost Sharing Reductions – What They are And What’s at Stake RIGHT NOW

Obamacare provides subsidies – called Cost Sharing Reductions (CSRs) – to help people with lower incomes pay for out-of-pocket costs like deductibles and co-payments. Under the Affordable Care Act, six million people get CSRs and in 2016, 156,500 Illinois Marketplace enrollees received CSRs. (See below for table with CSRs in each Congressional District in Illinois). **The Republican bill (American Health Care Act) would have eliminated these subsidies in 2020.**

President Trump could effectively achieve the same thing if he stops the appeal of a lawsuit (*House v. Price*) that was started under the Obama administration. *House v. Price* is a dispute about whether or not the federal government is allowed to spend money for the cost-sharing reductions. The House argues that the administration should not be reimbursing insurers for these cost-sharing reductions without a formal and explicit appropriation; the Obama administration argued strongly that the law provides for that spending, because it is tied to the permanent appropriation for premium tax credits. The case is now before the D.C. Circuit Court of Appeals, which has put the case on hold with regular status updates. **The next report is due to the court on May 22.**

Ending the subsidies is one of the most immediate things Mr. Trump could do to undermine the Affordable Care Act's marketplaces. **Without the payments, insurance companies will lose money and some may go bankrupt. Many would exit the markets.**

What can consumers and advocates do?

Besides the threats in *House v. Price*, the future of cost-sharing reductions is also jeopardized by repeal and replace proposals. GOP proposals don't include robust programs to lower deductibles and other cost-sharing for consumers with low to middle incomes.

- **Contact your member of Congress and urge that they support appropriating any needed funding for the CSRs.** They are too important to low and middle income consumers – and to the stability of the market. Some in Congress have indicated they are willing appropriate money for the CSRs, but you need to get your member on the record too!
 - Capitol Switchboard: 202-224-3121 (ask to be transferred to your U.S. House Representative)
- **Contact the Trump Administration and urge that they unambiguously state that they will pay the CSRs and carry the pending lawsuit forward to ensure these payments continue to be made.** Insurers and consumers need certainty and the Administration must stop being vague about their position.
 - White House Comment Line: 202-456-1111
- **Share your stories** about why premium credits and cost-sharing reductions, called “extra savings” on HealthCare.gov, are important.
 - Go to protectourcareil.org to share your story through our story bank: <http://www.ilcha.org/share>

Sources: [What Trump Can Do Without Congress to Dismantle Obamacare](#) and [House v. Price Case Threatens Health Care for Millions](#)



Marketplace Enrollment and Financial Help by Congressional District in Illinois			
Congressional District, 115th Congress	Estimated Marketplace enrollees, 2016	Estimated marketplace enrollees with advance premium tax credits, 2016	Estimated marketplace enrollees with cost sharing reductions, 2016
Illinois District 1	19,400	13,900	9,200
Illinois District 2	18,400	13,500	8,800
Illinois District 3	19,400	13,900	9,200
Illinois District 4	19,500	13,800	9,300
Illinois District 5	19,900	14,300	9,500
Illinois District 6	22,600	17,800	10,600
Illinois District 7	19,500	13,800	9,300
Illinois District 8	21,100	15,900	10,000
Illinois District 9	19,500	13,800	9,300
Illinois District 10	21,200	16,100	9,900
Illinois District 11	20,200	16,200	9,700
Illinois District 12	14,500	12,400	6,800
Illinois District 13	14,300	12,100	6,600
Illinois District 14	20,900	16,900	9,600
Illinois District 15	16,800	14,300	7,200
Illinois District 16	17,200	15,000	7,700
Illinois District 17	16,300	14,000	7,300
Illinois District 18	14,400	12,200	6,500
TOTAL	335,100	259,900	156,500

Source: Marketplace Enrollment by Congressional District | The Henry J. Kaiser Family Foundation. For methodology, see: <http://kff.org/interactive/interactive-maps-estimates-of-enrollment-in-aca-marketplaces-and-medicaid-expansion/>