



**Testimony Presented to the House Insurance and Financial Services Committee  
SB 356-358 – State Codification of Affordable Care Act Provisions**

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Good morning Chair Carter and members of the House Committee on Insurance and Financial Services. My name is Rachel Richards, Fiscal Policy and Government Relations Director at the Michigan League for Public Policy. For those of you who are not yet familiar, the League is a nonpartisan research and advocacy organization that promotes economic opportunity for all and analyzes the impact of public policy and budget decisions on the lives of Michiganders who have been systemically left out of prosperity. The League is also the state's Kids Count organization working as a part of a national effort to measure the well-being of children at the state and local levels and to shape efforts that improve the lives of Michigan children.

The League is pleased to support Senate Bills 356-358, which will codify important provisions of the Affordable Care Act (ACA) into state law. Notably, Senate Bills 356 and 358 will ensure that individuals are provided with needed information on health plans before and after they enroll, allowing them to make the best decision about coverage based on their family's needs. Additionally, Senate Bill 357 will protect covered individuals from losing coverage based on changes in health status or other unreasonable cause. These bills collectively will provide Michiganders assurances that they are receiving the health coverage that they determine they need.

With continued and ongoing legal threats being made against the Affordable Care Act, it is necessary for the state to act to protect health care for Michiganders statewide. The ACA has been upheld multiple times in the United States Supreme Court (including 2012 in *National Federation of Independent Business v. Sebelius*, 2015 in *King v. Burwell* and 2020 in *California v. Texas*), which, had the court ruled otherwise, would have meant that each of the protections included in this package would have been eliminated. Despite these Supreme Court decisions, the attacks on the ACA's provisions continue. An ongoing federal court case, *Braidwood Management Inc. v. Becerra*, puts the federal provision to provide no-cost preventive service coverage in doubt. We are thankful for the swift action by insurance companies and the administration to protect this coverage and even more grateful for the action taken by the House earlier this year to enshrine this, plus additional ACA protections, into law. However, the continued assaults on the federal health care provisions show the need for state policymakers to codify these protections in Michigan law.

The League uses data to drive our policy recommendations. The numbers show the impact the ACA has had on Michigan residents and residents nationwide including a drastic reduction in the rate of uninsured Michigan residents. In 2013, the last year before the Affordable Care Act took full effect, 11.1% of Michigan residents lacked insurance. In 2014, that rate had been cut to 8.4%. In 2021, the most recent year that we have data for, the uninsured rate was 5.1%. In less than 10 years, we have cut the rate of Michigan residents lacking insurance by over 50%. This

Using data to educate, advocate and fight for policy solutions that undo historic and systemic racial and economic inequities to lift up Michiganders who have been left out of prosperity.

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even outpaced national declines in the uninsurance rate, which went from 14.6% in 2013 to 8.6% in 2021. The rate of uninsured Michigan kids, 18 and younger, declined from 4% in 2013 to 3% in 2021. This represented a decline from 104,000 uninsured children to 69,000 by 2021. Additionally, more parents have health insurance coverage. The percent of kids in households where parents lacked health insurance declined from 9% in 2014 to 5% in 2021.

While being data-driven, we also are an organization rooted in community and know that, beyond the numbers, this legislation will have a profound impact in supporting the needs of and improving the lives of Michigan residents statewide. Research shows that health care access has a significant benefit in both health and non-health outcomes. Children in households where the parents have coverage are more likely to be seen for well-child visits and are more likely to see a health care provider for acute care. Children with health care coverage also miss fewer days of school due to illness or injury, do better and stay longer in school, grow up to be healthier adults and earn more as adults. Uninsured individuals are less likely to get preventive services, such as routine vaccinations and health screenings, and are less likely to get treatment for chronic conditions, like diabetes and hypertension. Ensuring coverage helps improve the financial stability of Michigan residents by protecting families from medical debt (a leading cause of bankruptcy) and choosing between medical care and other basic family needs, like housing, groceries or child care. Plus, overall: when Michigan residents can get preventive care or manage chronic conditions earlier, it not only makes them healthier but it also reduces the long-term cost of care on our state's entire health care system.

We cannot leave it to the federal government to continue these protections. We've seen time after time the assault against our health care system, and we expect these challenges to continue. If the state does not put its own provisions in place, it will set us back on all of the progress we've made toward ensuring all Michiganders have access to health insurance should these protections fail federally. The whims of the court—or whoever is in power federally—should not dictate whether these protections will stand, and it is within our state policymakers' authority and duty to protect the health, educational and economic well-being of Michiganders.

We are proud to support SB 356-358, codifying these important ACA protections into state law, and urge the committee's passage.