

REPORT

Republican health care bill would have devastating impact on older Oregonians

*Under the Republicans' health care bill,
by 2020 a 60-year-old Oregonian making \$20,000 annually
would suffer **premiums up to 600% over** what they are paying under current law*

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Republican lawmakers are working to push through a health care bill that would increase premiums for older Oregonians dramatically — by more than 600 percent in several counties. An analysis of the bill shows that premiums for an average 60-year-old in most Oregon counties would increase by nearly 400 percent.

Using the Congressional Budget Office projections on the Senate leadership's amendment to the House's proposed health care bill, the Kaiser Family Foundation estimated how much a 60-year-old in 2020 buying his or her own insurance would have to pay under current law and the Republicans' replacement bill, the Better Care Reconciliation Act (BCRA).

The analysis found that Oregonians who are older, lower-income, or live in rural areas would receive less financial assistance under the BCRA, and thus would pay premiums between 200 and 614 percent greater than what they would pay under current law. That amounts to thousands of dollars more for health coverage every year.

Some of the state's most rural counties — Gilliam, Morrow, Sherman and Wheeler — would experience the most severe increases in premiums. In those counties, under current law, the average 60-year-old Oregonian earning \$20,000 annually pays an estimated \$960 monthly premium after tax credits, representing about 5 percent of the individual's income.

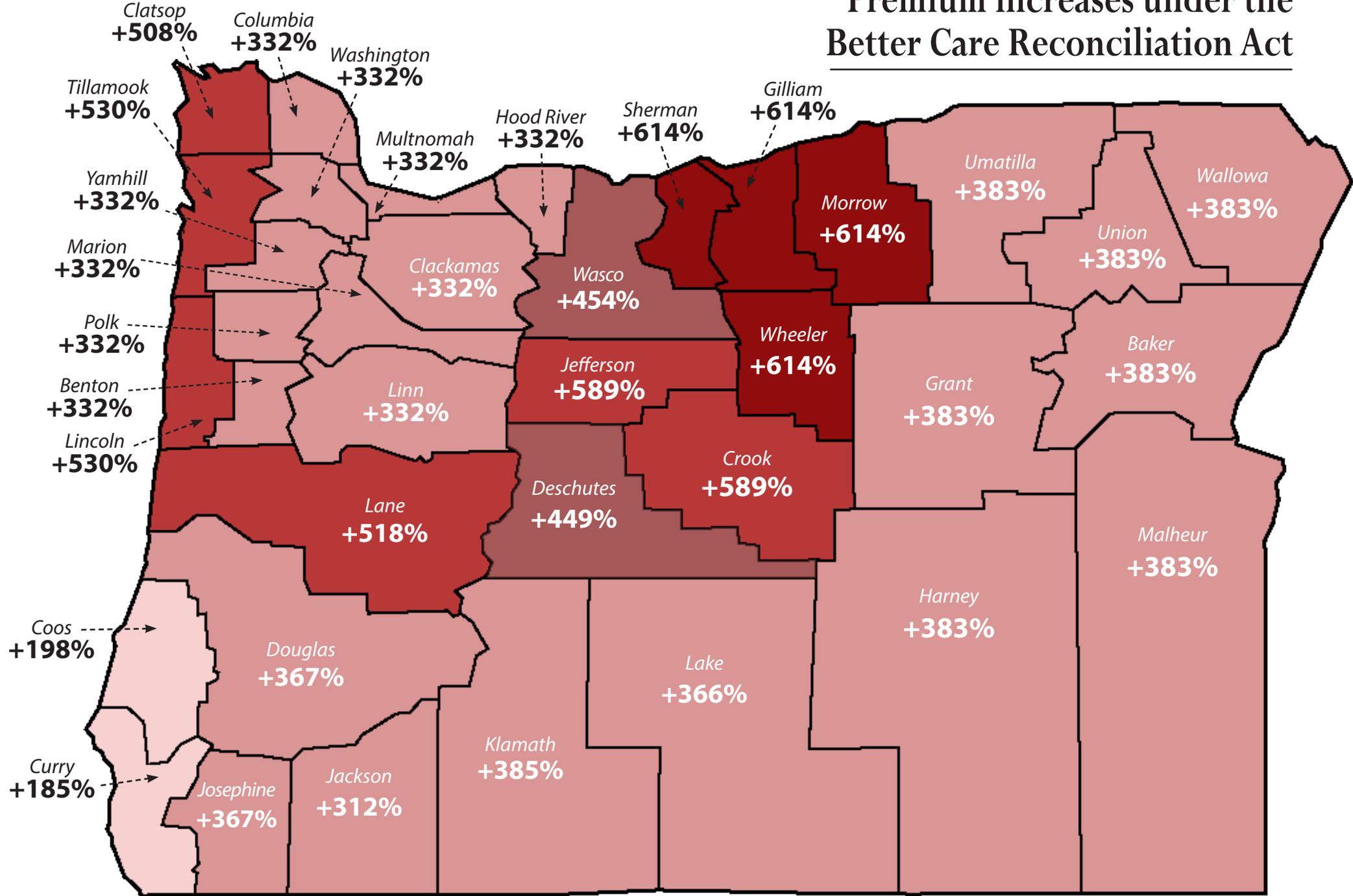
However, under the BCRA in those counties, the tax credit would be cut by 11.5 percent while premiums would rise by 34 percent. The same 60-year-old would therefore end up paying \$6,850 monthly, representing more than one-third of the individual's income.

In rural and coastal counties — Clatsop, Crook, Jefferson, Lane, Lincoln and Tillamook — premium increases would be over 500 percent, costing the average 60-year-old nearly one-third of their income to pay for health coverage.

Under BCRA, older Oregonians in Deschutes and Wasco counties would face premiums that are over 400 percent higher — more than a quarter of their incomes.

Most Oregon counties would experience increases of between 312 and 383 percent. That would require an older Oregonian to pay an estimated one-quarter of their income to get health insurance. Under current law, about 5 percent of that individual's income goes toward health insurance.

Look ahead to 2020: Premium increases under the Better Care Reconciliation Act



Source: [Kaiser Family Foundation](#). Estimates are for the average 60-year-old in 2020 earning \$20,000 per year, as compared to current law.