Health Care Choices 2020

THE HEALTH CARE CHOICES PROPOSAL: FACT SHEET

America's heath care system is complex and costly. Americans deserve lower costs and better choices. It's time Americans are relieved of health care's high costs and reduced choices. We need coverage that will provide financial security and peace of mind. We need a solution that will protect the sick and vulnerable without burdening the healthy and driving them out of the private insurance market.

Work has begun in the states and in Washington to advance these goals. States are seeking federal waivers from Obamacare rules, leading to lower costs. The Trump administration is using its limited regulatory authority to give people more affordable choices, including allowing small businesses and self-insured individuals to join larger insurance pools to get better rates and more flexible benefits. It has also revived short-term limited-duration policies, which will offer millions of Americans a bridge to retain coverage and to purchase policies free of the expensive and burdensome Obamacare requirements. And Congress has taken some steps by eliminating the individual mandate's tax penalty starting in 2019, ending the Independent Payment Advisory Board, and delaying some Obamacare taxes.

This step-by-step relief is important, but it is not enough. Congress must do more to repair the damage. After efforts to topple Obamacare fell short in 2017, many seem resigned to accepting the status quo. Many were even willing to prop up the program with even more tax dollars. But Obamacare is broken. It can't be fixed, and it continues to do great harm. Even the Left would like to replace Obamacare, but with a government-run health care system that would double down on Obamacare's failures—forcing most Americans onto a government-run plan

What's needed is a fresh approach—one that gives Americans more choices of private, affordable coverage and care while making sure the most vulnerable are protected. The Health Care Choices Proposal would:

1. Improve choices and lower costs, while protecting vulnerable Americans;
2. Give flexibility and resources to states to achieve those goals; and
3. Ensure people can access private coverage of their choice.

100+ HEALTH CARE EXPERTS **AGREE**

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Will Health Care Reform:

Give Me More Choices? The Health Care Choices Proposal would provide an opportunity for Americans to have more choices in their health coverage. It would repeal federal mandates that constrict the types of coverage Americans can buy, providing additional flexibility to allow private innovation in coverage options for everyone.

Reduce My Costs? The Health Care Choices Proposal is estimated to lower premiums by up to a third. Key changes to advance that goal include: 1) eliminate Obamacare's failed entitlement spending scheme—which increases taxpayer payments to insurance companies every time they raise prices; 2) unwind federal mandates so private actors can innovate (including the 3:1 age band rating, essential health benefits, single risk pool requirement and others); and 3) ensure that people who are sick or have pre-existing conditions can access care without driving up premiums for everyone else.

Help Those Most in Need? The Proposal refocuses subsidies on those who need them most. Like the successful welfare reform of 1996, the Proposal repeals a failed program and replaces it with formula grants to states, which will enable them to target assistance to those in need to ensure the most expensive patients are protected but do not raise costs for everyone else.

Provide security and protect sick patients? Today, Obamacare's subsidy structure enriches insurance companies while encouraging higher costs. The proposal would give states the resources and flexibility they need to ensure the most expensive patients are protected but do not raise costs for everyone else.

Ensure that all Americans can choose a private health plan? The proposal would give the millions of Americans locked into government-run Medicaid and CHIP programs a better option on the private market through "premium support." It would take the value of their subsidy and apply it to a plan of their choice, similar to what conservatives have proposed with Medicare for more than a decade.

Protect life? Funding for these grants to the states would run through the existing Children's Health Insurance Program, which permanently prohibits federal taxpayer dollars from being used to pay for abortions thanks to longstanding life protections embedded in the existing law.

I, ______________________________ , support the Health Care Choices Proposal and encourage the U.S. Congress to return to health reform that lowers costs, improves choices, and protects the vulnerable.

Email: ____