



5 Ways Trumpcare Threatens the Coverage You Get From Your Job

The Senate's version of Trumpcare will raise costs for working families and older Americans, make devastating new cuts to the Medicaid program in order to give tax breaks to the wealthy few, strip protections for people with pre-existing conditions, and put insurance companies back in charge of health care decisions. For the 150 million Americans with job-based coverage, Trumpcare is also a bad deal.

#1 – Leaves 4 Million Americans without Employer-based Coverage Almost Immediately

According to [CBO](#), 4 million workers and their families will lose employer-based coverage in 2018.

#2 – Allows Insurers to Reinstate Annual and Lifetime Limits

Workers with job-based coverage are currently protected from annual and lifetime limits in their coverage, ensuring they can actually access care that they need. A [majority](#) of employer-provided plans imposed lifetime limits prior to the Affordable Care Act and Trumpcare undoes the guaranteed prohibition against caps on coverage.

#3 – Makes it More Difficult for Small Businesses to Provide Comprehensive and Affordable Coverage

Trumpcare specifically targets small businesses and threatens their ability to get affordable and comprehensive coverage for their workers. Waivers targeting essential health benefits and new rules unraveling protections in the small group market mean that affected small businesses—particularly those with older or sicker workers—could be left out in the cold.

#4 – Puts Insurance Companies Back in Charge

Current law restricts insurers' medical loss ratio, limiting the percentage of a worker's premium that can go toward CEO bonuses and corporate jets. Trumpcare undoes this protection, so workers could see a huge portion of their premiums go toward the insurance company's profit margin and not their actual health care.

#5 – Leaves Workers Susceptible To Higher Costs for Skimpier Coverage

Trumpcare leaves workers and their family members who get insurance through their job susceptible to higher costs for skimpier coverage. For these workers, Trumpcare also prevents them from getting tax credits in the Marketplace—even if their employer-provided coverage is bare bones or unaffordable.