

**Vote "NO" on Republican Attempts to Undermine the *Affordable Care Act***

*New Congress— same, old Republican attacks on Americans access to affordable, quality health care.*

Extreme conservative politicians continue to undermine health care protections through counterproductive legislative proposals and attacks on reproductive health care and preventive services. The bills considered in the Education and the Workforce Committee are nothing more than recycled, futile ideas to sabotage the *Affordable Care Act* (ACA).

The ACA expanded Medicaid for low-income Americans, protected access to coverage for people with preexisting conditions, and created state-based exchanges where individuals can purchase quality, affordable coverage. Additionally, the ACA included another major reform that affected nearly everyone with private health insurance – the [requirement for coverage of preventive care](#) without any cost-sharing, such as deductibles or copays.

The [Association Health Plans Act](#), H.R. 2868, would undermine core protections of the ACA and increase health care costs for those who are more expensive to cover and the least able to afford care.

Association health plans might lower premiums for some enrollees, but they do so by skimping on benefits and increasing costs for others. They leave behind those who are more expensive to cover and undermine the core promise of the ACA that everyone can pay a reasonable rate for their coverage. Expanding these plans does nothing to address the underlying driver of high health care costs – it simply shifts those costs onto those who are older and sicker. Unlike the ACA, AHPs could vary premiums based on age or gender and would not have to provide Essential Health Benefits.

The [Self-Insurance Protection Act](#), H.R. 2813, attempts to unravel the ACA by preventing critical consumer protections from being applied to stop loss insurance and prevents the federal government and state governments from protecting consumers against abusive stop loss practices.

When subject to appropriate guardrails and regulation, stop loss can mitigate risk for self-insured group health plans. However, stop loss is increasingly designed to mimic health insurance—while not following the rules that apply to health insurance. This bill would make it virtually impossible for the federal government to protect consumers from abusive stop loss policies. Most disturbingly, it takes the unprecedented step of invalidating state laws that are designed to protect consumers while prohibiting other states from enacting similar laws in the future.

The [Telehealth Benefit Expansion for Workers Act](#), H.R. 824, allows employers to carve out telehealth from their group health plan and offer it as a separate, standalone policy that is exempt from important consumer protections under the ACA, the *Mental Health Parity and Addiction Equity Act*, and other laws. This includes protections like the prohibition on annual and lifetime limits and the requirement for parity between behavioral health care and medical and surgical care.

Under this bill, consumers could be exposed to deceptive marketing practices where workers enroll in telehealth-only plans under the impression that they are receiving comprehensive coverage. Similar deceptive marketing practices have already been documented with the sale of other forms of so-called "excepted benefits."