



Vote “**NO**” on Republican Health Care Cost Hike

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

The affordability crisis is **NOW**. Rather than extending the *Affordable Care Act’s* (ACA) enhanced premium tax credits that make health coverage affordable for more than 20 million Americans, Republicans are forcing through reckless legislation that will put millions more Americans’ health coverage at risk. Their health care agenda is clear: **higher costs and less coverage for Americans.**

The “new” Republican legislation does nothing to lower costs for the millions of Americans who are now facing skyrocketing health care costs as a result of Republicans’ inaction. The bill is also full of recycled, failed ideas from previous efforts to repeal and replace the ACA. Specifically, it:

- *Fails to extend vital enhanced premium tax credits*, forcing more than 20 million Americans to pay, on average, twice as much to buy the same health coverage they have today. As a result, 4 million Americans will become entirely uninsured, while others will pay more for worse coverage.
 - Making matters worse, the bill further increases ACA premiums for millions of Americans by funding cost-sharing reductions—thereby ending a practice known as “silver loading.” This policy change alone would cause hundreds of thousands of people to become uninsured.
- *Expands so-called “Association Health Plans,”* putting comprehensive and affordable health care coverage for small businesses and workers at risk, creating loopholes that undermine critical consumer protections, and raising costs across the broader health insurance market. This failed idea has been a centerpiece of the Republicans’ attempts to repeal the ACA for a decade.
- *Prevents any state or federal regulation of stop-loss insurance that offers protection from unexpected, catastrophic employee medical bills*, all but inviting nefarious practices that could harm consumers and employers alike.

- ***Codifies a discriminatory Trump-era rule that allows employers to offer a capped amount of money toward health care costs to only certain classes of employees (full-time, hourly, etc.).*** These so-called CHOICE arrangements can block consumers from accessing premium tax credits that make coverage more affordable on the ACA marketplaces. And they allow employees to get coverage off-exchange where they can unwittingly access junk insurance that lacks the ACA's protections. Yet again, Republicans are attempting to circumvent the ACA's protections on pre-existing conditions, lifetime and annual limits, and preventive care.
- ***Creates a back-door ban on abortion.*** The bill would force insurers to drop abortion coverage, sabotaging access to care at the behest of ideological extremists. Republicans will stop at nothing to ban abortion, and this bill is a blatant attempt to further that goal.

Republicans have NO agenda to address affordability. As Americans stare down notices that their health care costs are increasing by tens of thousands of dollars in just two weeks, Republicans are cramming through legislation that only kicks them when they're down.

- Republicans know that Americans will suffer without the ACA's enhanced premium tax credits—but they refuse to put forward clean legislation that will provide relief. Instead, they are putting on political theatre with an unserious vote on an amendment from Rep. Fitzpatrick (PA-08) that undermines the ACA and that Republican leadership intends to see fail. That amendment:
 - ***Eliminates \$0 premiums for the lowest income people and phases down the level of support individuals receive.*** With enhanced premium tax credits, a family of three earning around \$27,000 to \$40,000 (or an individual earning around \$16,000 to \$23,500) can enroll in plans with a \$0 premium and low out-of-pocket costs, such as cost-sharing and deductibles. Eliminating \$0 premium plans and increasing out-of-pocket premium costs for most enrollees means fewer people can afford coverage, and those who do enroll will choose less generous coverage, exposing them to more out-of-pocket costs, reducing their access to care, and saddling them with more medical debt.
 - ***Places arbitrary income limits on who can receive tax credits, eliminating all financial assistance for people with incomes at or above 700 percent of the federal poverty line (FPL).*** Today, these enrollees contribute 8.5 percent of their income to their health care premiums—an affordable, but not inconsequential, amount. Eliminating support for people in this income bracket, especially threatens small business owners and older Americans who are hoping to retire soon. For example, on average, a 62-year-old widow making \$109,550 per year would be forced to pay more than 15 percent of her income—or nearly \$17,000 a year—just to keep her health insurance.

- ***Expands so-called “health savings accounts” (HSAs) that benefit the wealthy—not the hard-working Americans whose costs are skyrocketing.*** The Fitzpatrick plan would push people into less comprehensive coverage, while expanding HSAs. HSAs benefit the people who have substantial cash to put into them—not the majority of Americans who cannot afford an unexpected \$500 medical bill. With worse coverage and a lack of cash to bankroll their HSA, people will be left paying the average deductible of about \$7,500 for a bronze plan and \$10,600 for a catastrophic plan when they break a leg (which itself can cost \$7,500) or have a short hospital stay (for which the average cost is around \$30,000).
- ***It’s an eleventh-hour, half-baked plan that isn’t even feasible to implement.*** Earlier this year, Democrats urged Republicans to extend the enhanced premium tax credits—fearing for the Americans whose costs were about to skyrocket—but Republicans spent their time cutting a trillion dollars from the health care system instead. This fall, Americans began receiving notices that their health care premiums would skyrocket—and again Republicans stood idly by. Now, just two weeks out from the expiration of these tax credits, Republicans are introducing half-baked plans that don’t help the American people afford the skyrocketing health care increases that they are now facing.