



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 [CHOICE Arrangement Act](#) (H.R. 3799) is nothing more than recycled, futile ideas to sabotage the *Affordable Care Act* (ACA). Specifically, the H.R. 3799 includes four proposals considered by the House Committees on Education and the Workforce and Ways and Means (H.R. 2813, 2868, 3798, and 3799).

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 [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 [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 [Small Business Flexibility Act](#), H.R. 3798, would require the Treasury to promote certain tax-advantaged accounts to businesses, yet fails to ensure that employers and workers are educated on how the offering of such accounts could block certain workers (particularly lower-wage workers) from more affordable coverage in the marketplace.

It would also charge the Treasury Secretary with educating businesses on private products offered by various companies. The end result could exclude workers from accessing more affordable, subsidized marketplace coverage. Consumers need better tools and unbiased information when choosing the best health plan, and this legislation could steer workers and employers to inappropriate choices.

The [*CHOICE Arrangement Act*](#), H.R. 3799, codifies a discriminatory Trump-era rule that would allow employers to offer a capped amount of money toward health care costs to only certain classes of employees (full-time, hourly, etc.).

This could result in employers discriminating against certain types of employees, for example offloading unhealthier workers to the individual market and causing adverse selection. The so-called codification also doesn't ensure that ACA protections for things like essential benefits, lifetime and annual limits, and health discrimination apply to insurance coverage purchased with the voucher. Yet again, Republicans are attempting to circumvent the ACA's protections on pre-existing conditions, lifetime and annual limits, or preventative care.