

**Senate Republican Plan  
CBO Confirms: Pay More for Less  
Health Insurance Companies Back in Control of Your Care**

**The facts are unchanged. The Senate Republican Plan remains a bad deal for consumers. It penalizes older Americans, those with pre-existing conditions, and takes coverage from 22 million working families. The bill remains a tax giveaway to the wealthy paid for by taking health care from the middle class.**

- 22 million Americans would lose coverage under the Senate Republican bill.
- 4 million people would lose employer-sponsored insurance next year, 9 million would lose coverage as of 2022.
- Cuts Medicaid by \$772 billion and there would be even greater cuts beyond 2026.
- This is still a tax giveaway of hundreds of billions of dollars for the wealthy and corporations disguised as a health care bill. Tax cuts drain tens of billions from the Medicare Trust Fund and shorten the life of Medicare for retirees.
- Families pay more health care for less coverage—higher deductibles, cost-sharing, and out-of-pocket costs.
  - CBO says, “It is difficult for insurers to design plans that have an actuarial value of 58 percent and that pay for much care before the deductible is met—such as providing prescription drugs with low copayments.”
  - Middle-class families would pay more—families making the minimum wage would pay a deductible, “more than half their annual income.”

**The Senate Republican bill would directly harm Americans with pre-existing conditions, increasing their premiums, and stripping their coverage and benefits. This includes pregnant women, older Americans, and those who need essential benefits like substance abuse treatment, prescription drugs, or even maternity care.**

- CBO says states would allow insurance companies to drop “Coverage for maternity care, mental health care, rehabilitative and habilitative treatment, and certain very expensive drugs could be at risk... and would become extremely expensive.”

- Medicaid cuts mean fewer pediatricians available to see and treat children, and limited nursing home options for retirees. “If states reduced payment rates, fewer providers might be willing to accept Medicaid patients, especially given that, in many cases, Medicaid’s rates are already significantly below those of Medicare or private insurance for some of the same services.”

### **Trump and Republicans create an age tax on older Americans.**

- Older Americans and retirees would see their premiums and out-of-pocket costs increase substantially. “CBO and JCT expect that this legislation would increase the number of uninsured people substantially. The increase would be disproportionately larger among older people with lower income—particularly people between 50 and 64 years old with income of less than 200 percent of the federal poverty.”
- “The net premiums for older people ineligible for subsidies, however, would be much higher under this legislation than otherwise.”

### **Health Insurance companies would once again be able to discriminate and increase premiums without accountability.**

- CBO expects one half of Americans to live in states that would allow health insurance companies to cut out benefits like maternity care and prescription drugs, and no longer offer mental health benefits.
- Half of Americans live in areas where insurance companies could once again impose lifetime and annual limits.
- Waivers would also allow insurance companies to pocket premiums for profit, meaning less of your premium dollar would go for medical care and more would go to profits.
- “States would allow a greater share of premiums to go toward administrative costs and profits. In those states, in areas with little competition among insurers, the provision would cause insurers to raise premiums and would increase federal costs for subsidies through the marketplaces.”