

Obamacare Repeal and Replace Q&A

GOALS

What does your legislation do?

- Our plan delivers relief from the taxes and mandates that have hurt job creators, increased premiums, and limited options for patients and health care providers.
- It returns control of health care from Washington back to the states and restores the free market so Americans can access the quality, affordable health care options that are tailored to their needs.

How will your legislation be better than Obamacare?

- Obamacare was based on a one-size-fits-all approach that put bureaucrats in Washington in charge of your health care.
- The law led to higher costs, fewer choices, and less access to the care people need.
- What we're proposing will deliver the control and choice individuals and families need to access health care that's right for them.
- And we provide the freedom and flexibility states, job creators, and health care providers need to deliver quality, affordable health care options.

How will this improve my health care?

- What we're proposing will decrease premiums and expand and enhance health care options so Americans can find a plan that's right for them.
- We also make sure Americans can save and spend their health care dollars the way they want and need—not the way Washington prescribes.

REPEAL

Are you repealing patient protections, including for people with pre-existing conditions?

- No. Americans should never be denied coverage or charged more because of a pre-existing condition.
- We preserve vital patient protections, such as (1) prohibiting health insurers from denying coverage to patients based on pre-existing conditions, and (2) lifting lifetime caps on medical care.
- And we allow dependents to continue staying on their parents' plan until they are 26.

Are you repealing all of Obamacare's taxes?

- Our plan delivers relief from all of Obamacare's taxes.

- And we immediately eliminate the individual and employer mandate penalties, which forced millions of people into Obamacare plans they don't want and cannot afford.

Are you repealing the subsidies?

- Obamacare's subsidies must be repealed. They are deeply flawed and leave millions of middle-class individuals and families without any help to pay for health care.
- Just as President Trump called for, we will replace Obamacare's subsidies with a tax credit that helps Americans—including those Obamacare left behind—access health care options that are tailored to their needs.

Are you repealing Obamacare's Medicaid expansion?

- Medicaid is a critical program, but it has its flaws—including fewer choices and less access to quality care. Obamacare's expansion made those flaws worse.
- Our proposal strengthens Medicaid and targets the program's limited resources to the patients most in need.
- We will provide a stable transition and help ensure low-income Americans have access quality, affordable options through a new, competitive, state-based private insurance marketplace.

TRANSITION

Won't millions of Americans lose their health insurance because of your plan?

- No. We are working to give all Americans peace of mind about their health care. We will have a stable transition toward a system that empowers patients with more choices and lower costs.
- During the transition, Americans will continue to have access to their existing health care options.
- We even take steps to immediately provide more flexibility and choice for the people who purchase insurance through the individual marketplace.
 - For example, individuals and families will be able to use their existing subsidy to purchase insurance—including the catastrophic coverage that's currently prohibited—off of the exchanges.

COVERAGE

How are you going to cover the millions of Americans who gained coverage through Obamacare's Medicaid expansion?

- Our proposal provides Americans who do not receive insurance through work or a government program with an advanceable, refundable tax credit so they can access a plan that's right for them—not one that's dictated by Washington.

How is this tax credit different than Obamacare's subsidies?

- Obamacare's subsidies were based on income, created a disincentive to work, and left millions of hard-working, middle-class Americans behind.
- Obamacare's subsidies also only applied to insurance dictated by Washington, substantially limiting flexibility and choice.
- Our tax credits are based on age, so as individuals' health needs evolve over time, so will the help they receive to access different health care options.

Isn't this just another entitlement?

- No. Our proposal simply helps ensure that small business owners, people in between jobs, or early retirees can access quality, affordable health care options—just like those who receive insurance through work or a government program.

How big will my tax credit be? Will I be able to buy a real health care plan with it?

- We are still working on this, so I cannot tell you the exact number today.
- What I can say is that this tax credit will be *credible*—something that will make a meaningful difference for individuals and families when it comes accessing health care through a new, competitive, state-based insurance market.
- With all the other policies, we are proposing to increase choices and lowers costs, this tax credit will help people access the health care options they want and need.

How will women be affected under your proposal?

- Our proposal specifically prohibits any gender discrimination.
- Women will have equal access to the same affordable, quality health care options as men do under our proposal.

Will women be able to purchase a plan that covers abortions?

- No. Our proposal is consistent with the bipartisan Hyde Amendment, which does not allow taxpayer dollars to go toward funding an elective abortion.

JOB-BASED COVERAGE

What happens to the coverage I get through work?

- We preserve employer-sponsored coverage—a vital benefit that helps so many workers and families access affordable, quality health care.

I heard the plan hurts people who get insurance through their job. Is that true?

- No. We protect employer-based coverage. What we are considering unlocks a small portion of that tax benefit—which costs taxpayers \$3.6 trillion—to help make the health care system more affordable.

How is what you're proposing different than the Cadillac Tax?

- The Cadillac Tax is a punitive measure that grows rapidly and affects more people over time.
- What we are considering would unlock a small portion of this currently unlimited tax benefit. It would affect fewer people over time and would not impact lower- and middle-income workers.
- Unlike the Cadillac Tax, this idea would also protect the tax benefit for newly enhanced and expanded HSAs.

COSTS

Won't premiums increase when you repeal the individual and employer mandates because fewer people will participate in the individual market?

- By repealing taxes, rolling back regulations and mandates, and restoring control back to the states, our plan unleashes innovation and competition in the health care.
- This approach will result in lower costs and more choices. In fact, our plan is expected to lower premiums by double digits.
- And it will deliver much more flexibility for people to save and spend their health care dollars the way they want and need.

How are you paying for this plan? How much is it going to cost taxpayers?

- We are still discussing details, but we are committed to repealing Obamacare and replacing it with fiscally responsible policies that restore the free market and protect taxpayers.

TIMING & PROCESS

Why are you hiding this bill from the American people? This feels like another example of backdoor policymaking.

- We've been talking about our ideas to repeal and replace this failing health care law for years. Many of the policies have even been passed by the House already.
- We outlined our vision for replacing Obamacare over 8 months ago, and have been talking with the people in our communities about these policies ever since.
- We are still working through some details. And when we have finalized a bill, we will post it publicly for our colleagues and constituents to review.

When will you release a bill? What happens next?

- We're focused on making sure we get these policies right, which is why we are all continuing to work on the details over the weekend.
- We are making good progress and we're on track to meet our goal of repealing and replacing Obamacare with legislation this month.
- Once we finalize the bill, we will announce a Committee markup—an opportunity for Members to consider the policies, offer amendments, and vote on the legislation.

Do you have the support to pass this bill in the House? What about the Senate?

- I'm confident we do. President Trump called on Congress to act decisively to repeal and replace this failing law, and that's exactly what we're doing.
- We must rescue the American people from Obamacare's collapse, and the legislation we are working on now gives us the best opportunity to do that.
- Not only do we deliver relief from Obamacare, we restore state control and the free market to lower costs, improve quality, and expand options in health care.

SPECIAL INTERESTS

Doesn't this plan just line the pockets of insurance companies?

- Our entire plan is focused on patients. It's designed to make sure they have access to the health care options that work for them and their families.