

A Better Way to Fix Health Care

Our Principle

In a confident America, everyone has access to quality, affordable health care.

Our Challenge

Obamacare is making things worse by the day. It drives up premiums and deductible costs for individuals, families, and businesses. It forces people off the plans they like. It fuels waste, fraud, and abuse. And it cannot be fixed. Its knot of regulations, taxes, and mandates cannot be untangled. Obamacare must be fully repealed so we can start over and take a new approach.

Our Vision

Over the years, House Republicans have put forward hundreds of ideas to improve health care, ranging from targeted proposals to full alternatives to Obamacare. **This is the first time we are unifying these efforts into a single health care plan.**

This isn't a return to the pre-Obamacare status quo. And it isn't just an attempt to replace Obamacare and leave it at that. This is a new approach. It's a step-by-step plan to give every American access to quality, affordable health care.

Our plan recognizes that **people deserve more patient-centered care, not more bureaucracy.** That means more choices, not more mandates. You should have the freedom and the flexibility to choose the care that's best for you. Insurers should compete for your business, and treat you fairly—no matter what. You and your family should have access to the best life-saving treatments in the world. And as you get older, Medicare should give you more choices too. At every step, you should be in the driver's seat. This is a better way.

Our Ideas

- **More choices and lower costs.** Our plan gives you more control and more choices so that you can pick the plan that meets your needs—not Washington's mandates.
- **Real protections and peace of mind.** Our plan makes sure that you never have to worry about being turned away or having your coverage taken away—regardless of age, income, medical conditions, or circumstances.
- **Cutting-edge cures and treatments.** Our plan clears out the bureaucracy to accelerate the development of life-saving devices and therapies.
- **A stronger Medicare.** Our plan protects Medicare for today's seniors and preserves the program for future generations.

MORE CHOICES AND LOWER COSTS

Our health care system is too bureaucratic and too expensive. It didn't work before Obamacare, and it most certainly doesn't work now. Instead of the old, top-down way of doing things, we need to open up the system to innovation and competition. These reforms provide you with the freedom and the flexibility to pick the plan that meets your needs—not Washington's mandates.

- Make support for health insurance portable. For people without access to employer coverage, Medicare, or Medicaid, our plan offers a refundable tax credit to help buy health insurance in the individual market. This is support you can use as you move from job to job, and into your retirement years. In fact, the credit is age-adjusted, so it grows as you get older.
- **Expand patient-centered health care.** Our plan empowers you to choose the care that's best for you—and your budget—by expanding the use of health savings accounts.
- **Preserve employer-based insurance.** For the 155 million Americans who get health care through work, our plan caps the open-ended tax break on employer-based premiums. This will help keep premiums low, and is a far cry from Obamacare's controversial "Cadillac tax" that the law's architects admit is a tax on workers.
- **Allow sales across state lines.** Our plan allows you to purchase a plan licensed in another state, a step towards making the insurance market more competitive, and giving you the power to shop broadly for more affordable policies.
- Allow small businesses and individuals to band together. Instead of hitting them with even more mandates, our plan allows small businesses and individuals to band together through new pooling mechanisms to increase their purchasing power so they can negotiate with insurers for lower prices.
- **Back wellness programs.** Rather than tie up wellness programs in red tape, our plan makes sure employers are able to reward employees for making healthy choices. This will encourage personal responsibility, and save both businesses and workers valuable health care dollars.
- **Enact real medical liability reform.** Instead of preserving a status quo that costs our health care system as much as \$300 billion each year, our plan establishes reasonable limits and ensures plaintiffs can recover full medical costs.

REAL PROTECTIONS AND PEACE OF MIND

We need to have commonsense protections for people who need care the most. These reforms will make sure you never have to worry about being turned away or having your coverage taken away—regardless of age, income, medical conditions, or circumstances.

- **Protect patients with pre-existing conditions.** Our plan ensures every American, regardless of their health status, has the comfort of knowing you can never be denied coverage.
- **Protect coverage for young people.** Our plan allows dependents up to age 26 to stay on their parents' plan, helping younger Americans receive health care and stabilizing the market.
- **Prohibit sudden cancellations**. Our plan prohibits insurers from turning away patients when you renew your plan simply because you may be sick.
- **Establish continuous coverage protections.** Our plan institutes new patient protections so that individuals are not charged more than standard rates—even if you're dealing with a serious medical issue. This encourages Americans to enroll in coverage and stay enrolled.
- **Bring younger and healthier people into the system.** Our plan gives states more flexibility so we can encourage young people to buy—and keep—insurance, helping to lower costs for everyone.
- **Create one-time open enrollment.** Our plan provides a one-time open enrollment period for individuals to join the health care market if they are uninsured, regardless of how healthy they are.

- **Bring Medicaid into the 21st century.** Instead of shackling states with more mandates, our plan empowers states to design Medicaid programs that best meet their needs, which will help reduce costs and improve care for our most vulnerable citizens.
- **Codify permanent protections for life and conscience.** Our plan permanently enacts the Weldon Amendment to give all doctors, nurses, hospitals, and providers the freedom to exercise their conscience.
- **Real enforcement of the Hyde Amendment.** Our plan protects federal taxpayer dollars from being used for abortion or abortion services and ensures the Hyde Amendment is actually applied.

LEAD THE WORLD IN CURES AND TREATMENTS

America is at the forefront of cutting-edge medical discoveries, and it is vital that we keep that edge. Right now, there are 10,000 known diseases, but we only have treatments for 500 of them. Our plan seeks to close this gap to help patients, lower costs, and solidify our status as the biomedical innovation capital of the world. These reforms build on the 21st Century Cures Act, bipartisan legislation that would accelerate the discovery, development, and delivery of life-saving treatments.

- **Build a stronger NIH.** Our plan provides NIH with a robust, steady level of discretionary funding while increasing accountability for taxpayers and supporting scientists working on cutting-edge research.
- **Remove barriers to research collaboration.** Our plan makes sure taxpayers are getting the most out of their investment by breaking down barriers to sharing and analyzing health data.
- **Accelerate drug discovery and development.** Our plan streamlines clinical trials and modernizes data-collection activities to improve how treatments are developed, tested, and ultimately approved by the FDA.
- **Advance personalized medicine.** Our plan makes sure that our regulatory system keeps pace with the state of science so that we can treat patients based on their genetic makeup.
- **Improve the use of electronic health records.** Our plan spurs innovation and improves partnerships between the technology and health care sectors.

PROTECT AND PRESERVE MEDICARE

Today, more than 50 million seniors and individuals with disabilities rely on Medicare for access to health care. And millions more are counting on Medicare to provide health security when they reach retirement. Unfortunately, the program is on an unsustainable path, and Obamacare has made things worse. Our plan takes a three-step approach to save and strengthen the program:

- **Provide immediate relief from Obamacare's raid on Medicare.** Our plan strengthens Medicare Advantage and repeals the most damaging Medicare provisions in Obamacare, including the unaccountable Independent Payment Advisory Board.
- **Improve Medicare's fiscal health.** Our plan adopts bipartisan reforms that make Medicare more responsive to patients' needs, while at the same time updating payment models that are outdated and inefficient.
- **Preserve Medicare for future generations.** Starting in 2024, our plan gives future beneficiaries the opportunity to choose from an array of competing private plans alongside traditional Medicare and helps seniors pay for or offset premium costs for the plan of their choice.