



PRESERVING IMPORTANT PROVISIONS

THE GOALS:

✔ **Preserve important health care provisions**

✔ **Make commonsense reforms to increase choice and reduce costs for patients**

A Better Way noted that commonsense protections must be in place to ensure Americans are treated fairly by insurance companies. At the same time, we believe that keeping health insurance is just as important as getting health insurance. Therefore, any reform plan must also recognize that too many regulations at too many levels of government can actually put the insurance companies back in charge.

Our plan preserves many important protections for patients and their families while making commonsense reforms to provide patients more flexibility, choice, and reduced costs. Our plan will:



Ensure Coverage for Pre-Existing Conditions



Allow Young Adults to Remain on their Parents Insurance to Age 26



Maintain a Ban on Lifetime or Annual Limits

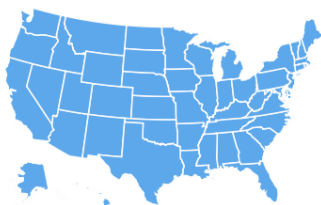


Keep the Medicare Part D Donut Hole Closed



Prevent Insurance Companies from Charging Women more than Men

One of Obamacare's costliest provisions is the federally mandated benefit regulation. While most of these benefits are important, Obamacare's one-size-fits-all mandate has driven up costs for patients and families unnecessarily. For example, why would a childless adult need to pay for pediatric services or an elderly woman pay for maternity coverage? Furthermore, this one-size-fits-all regulation is tied to a formula called 'actuarial value'. Actuarial value requires plans to cover these benefits under a very strict cost structure.



Our plan repeals actuarial value and returns power to the states, giving states more control to regulate levels of coverage. Combined with regulatory and administrative reforms from the Trump Administration, our plan will help give patients more health care choices over time.

In a nation of over 323 million people, each with different needs and circumstances, it makes no sense for one federal agency to dictate the contents of every American's health insurance plan. And it makes even less sense to impose a tax penalty on any American who chooses not to purchase that plan. Americans deserve a competitive insurance marketplace that provides quality care at an affordable cost. But, this does not mean returning to the pre-Obamacare status quo.

Our plan preserves important patient protections, but also moves toward a fairer system that ensures access to coverage for all Americans. It allows for more choices, not top down mandates, so that consumers can pick the benefits that work best for them.

The Bottom Line:



We have supported and are committed to preserving important provisions such as coverage for pre-existing conditions and allowing young adults to remain on their parent's insurance.