



Under ACA	House Republican Bill
<p><b>Employer Mandate</b></p> <p>The ACA requires larger companies to provide affordable insurance to their employees or face financial penalties.</p>	<p><b>Repeal</b></p>
<p><b>Individual Mandate</b></p> <p>The ACA requires most Americans to obtain health insurance or face tax penalties. This provision was meant to keep insurance affordable for those who are older or sick.</p>	<p><b>Repeal</b></p> <p>The Republican bill proposes a “continuous coverage incentive,” which charges people in the individual market a 30 percent penalty for any lapses in health insurance coverage.</p>
<p><b>Out-of-Pocket Expense Subsidies</b></p> <p>The ACA provides tax credits to help some people pay deductibles and co-payments.</p>	<p><b>Repeal</b></p> <p>“Cost-sharing subsidy” to be repealed in 2020.</p>
<p><b>Premium Subsidies</b></p> <p>The ACA provides for government tax credits to middle-income Americans on a sliding scale according to income, to help offset the cost of premiums and deductibles.</p>	<p><b>Modify</b></p> <p>Under the proposed bill, subsidies will be distributed by using age, instead of income, as a way to calculate how much people will receive. Tax credits will be capped for higher income (individuals earning \$75,000+; households earning \$150,000+). The bill also expands the type of health plans that qualify for subsidies.</p>
<p><b>Medicaid Expansion</b></p> <p>Under the ACA, more than 30 states expanded Medicaid coverage by raising the eligibility cutoff to 138% of the poverty level.</p>	<p><b>Modify</b></p> <p>In 2020, extra funding and enrollment in the Medicaid expansion would freeze and states would no longer be able to sign new enrollees up for the program. Converts Medicaid to a “per capita cap” system thereafter, where states would get a lump sum from the federal government for each enrollee.</p>



Under ACA	House Republican Bill
<p><b>Restrictions on Charging More Based on Age</b></p> <p>Under the ACA, plans can charge their oldest customers only 3x the prices charged to their youngest ones.</p>	<p><b>Modify</b></p> <p>Allows insurers to charge older customers 5x as much as younger ones and gives states the option to set their own ratio.</p>
<p><b>Health Savings Accounts (HSAs)</b></p> <p>Under the current law, an individual can put \$3,400 and a family \$6,750 into a tax-free HSA in 2017.</p>	<p><b>Modify</b></p> <p>Increases HSA contribution limits and allows spouses make additional contributions. The basic limit will be at minimum \$6,550 for an individual and \$13,100 for a family beginning in 2018.</p>
<p><b>Dependent Coverage Until Age 26</b></p>	<p><b>Keep</b></p>
<p><b>Pre-Existing Conditions Policy</b></p> <p>Under the ACA, insurers must cover people regardless of pre-existing medical conditions, and companies cannot charge more based on a person's health history.</p>	<p><b>Keep</b></p>
<p><b>Essential Health Benefits</b></p> <p>The ACA requires insurers to offer 10 essential health benefits, including maternity care and preventive services.</p>	<p><b>Keep</b></p>
<p><b>Prohibitions on Annual &amp; Lifetime Limits</b></p> <p>The ACA prohibits insurers from setting a limit on how much they have to pay to cover someone.</p>	<p><b>Keep</b></p>