

AHCA Version 2.0 Talking Points

April 27, 2017

Background: On April 26, the House Freedom Caucus endorsed a revised version of the American Health Care Act (AHCA) with the inclusion of an amendment by Rep. MacArthur (R-NJ). **This new version of the AHCA would be devastating for people with chronic diseases and disabilities.** This agreement paves the way for potential House passage of the AHCA, unless enough moderate Republicans vote against it. The National Health Council is urging our members to conduct outreach to Members of the House of Representatives, urging them to vote “no” on the AHCA.

Overarching message: Congress must vote “no” on the new version of the AHCA. It will lead to unaffordable insurance for people with chronic conditions and may lead to coverage that will be inadequate to meet their health care needs.

What does the new amendment do?

- The MacArthur Amendment will have even more devastating impacts on people with chronic conditions than previous versions of the AHCA.
- The amendment will allow states to opt out of important protections that are specifically in place to help people with chronic conditions.
 - States can choose to opt out of the essential health benefits requirements. This will lead to insurance that does not cover many products and services that people with chronic conditions need. It also means that fewer products and services will apply to the lifetime and annual benefits limits and the maximum out-of-pocket cost limit.
 - They can also opt out the requirement that insurers charge the same premium for people with chronic conditions as they do for healthier people. If any person is without health insurance for 63 days, they can be medically underwritten for a year. This will mean that premiums will likely increase for people with high-cost health care needs.
- **The end result is that people with chronic conditions will pay more for less benefit. This is unacceptable.**

Earlier provisions of the AHCA that we didn't like that still remain:

- Those with lower incomes may be unable to manage their chronic disease or disability without appropriate resources and subsidies.
 - The structure and amount of the tax credits included in the AHCA are insufficient to ensure poorer and older Americans can afford their premiums.

- For example, the average 60-year-old making \$20,000 a year will lose \$5,874 in financial assistance, more than one-quarter of their annual income. In areas with higher premiums, this loss will be much higher.
- The repeal of cost-sharing subsidies makes it difficult for lower-income Americans to afford their deductibles and copays.
- The proposed cuts to Medicaid will harm the nation's most vulnerable populations.
 - For example, by reducing by hundreds of billions of dollars the Medicaid payments to the states, states could cut enrollment, limit benefits, or reduce payment rates to providers and plans. This could mean that fewer low-income patients have access to health insurance through Medicaid or to benefits offered by Medicaid.

Sample grassroots messages:

- I urge you to vote “no” on the American Health Care Act.
- This bill would be devastating for all people like me with chronic conditions.
- The AHCA will allow insurers to charge me an unaffordable premium only because of my condition.
- The AHCA removes requirements that insurers cover certain services such as prescription drugs, which will make it harder for me to manage my condition.
 - This also means that more of my treatments can have lifetime and annual limits and unlimited out-of-pocket costs applied.
- If the AHCA passes, I will certainly pay more money for insurance that will benefit me less.