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# LEGISLATIVE ACTION ALERT

### WHAT YOU NEED TO KNOW ABOUT THE GOP SENATE HEALTH CARE BILL

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#### THE WINNERS

The wealthy: The bill would strike Affordable Care Act taxes on high earners, particularly a levy on investment income that fell on married couples with more than \$250,000 of adjusted gross income and single filers with more than \$200,000 of adjusted gross income. It also nixes a Medicare Hospital Insurance tax on incomes above \$250,000.

The young and healthy: The plan focuses on lowering premiums by allowing states to cut some of Obamacare's major insurance rules that help protect sicker patients but also drive up the cost of coverage. For instance, states could cut mandated coverage of emergency care and substance abuse treatment. Younger and healthier people with fewer health care needs would be able to buy skimpier health insurance.

**GOP** governors who fought Obamacare: Republican governors who sought less federal oversight and more state control over their insurance markets will get tremendous leeway under waivers in the Senate bill. The Senate plan would roll back requirements about what insurers must cover and expedite state applications seeking more flexibility. For instance, governors would no longer need permission from their legislatures to obtain waivers.

**Some health industry groups:** Medical device makers, health insurers and tanning establishments, among others, would see the eventual elimination of ACA taxes on their products or services — although some of those taxes may be kept temporarily to pay for parts of the plan. Major provider groups, however, including the American Hospital Association, have come out forcefully against the Senate bill, while many other industry groups were still reviewing the plan Thursday afternoon.

#### THE LOSERS

**Poorer, older insurance consumers:** The Senate plan, like the House bill, would allow insurers to charge their older customers up to five times as much as younger customers for the same health plan. That's an expansion of the so-called age band in Obamacare, which allows insurers to charge older customers no more than three times as much as younger ones. In two years, the Senate plan would also eliminate a key subsidy program that helps cover out-of-pocket medical bills for low-income consumers.

**People struggling with addiction:** The bill rolls back the federal government's generous funding for Medicaid expansion, which has been a major source of substance abuse treatment amid the opioid epidemic. The Senate draft earmarks \$2 billion for opioid treatment in 2018 — compared to the House's provision of \$15 billion over 10 years for mental health, substance abuse and maternity care. The Senate bill does loosen some restrictions on Medicaid funding of long-term treatment for people with substance abuse and mental health issues.

**Planned Parenthood and its clients:** The women's health organization, a frequent GOP target for defunding, would be cut out of the Medicaid program for one year. However, this provision could be problematic for moderate Republican Sens. Susan Collins of Maine and Lisa Murkowski of Alaska, and Republicans can't afford to lose more than two votes.

**Public health agencies:** The draft kills the ACA's \$1 billion Prevention and Public Health Fund in 2018, one year earlier than the House-approved health bill. The fund makes up roughly 12 percent of the Centers for Disease Control and Prevention's budget and has been used to address public health threats, including the Zika virus outbreak, as well as for preventive health services and immunization programs.

See Complete Article at: <a href="http://www.politico.com/story/2017/06/22/gop-health-care-bill-winners-losers-239869">http://www.politico.com/story/2017/06/22/gop-health-care-bill-winners-losers-239869</a>

## Obama's Take on the US Senate Health Care Bill

Our politics are divided. They have been for a long time. And while I know that division makes it difficult to listen to Americans with whom we disagree, that's what we need to do today. I recognize that repealing and replacing the Affordable Care Act has become a core tenet of the Republican Party. Still, I hope that our Senators, many of whom I know well, step back and measure what's really at stake, and consider that the rationale for action, on health care or any other issue, must be something more than simply undoing something that Democrats did.

We didn't fight for the Affordable Care Act for more than a year in the public square for any personal or political gain – we fought for it because we knew it would save lives, prevent financial misery, and ultimately set this country we love on a better, healthier course. Nor did we fight for it alone. Thousands upon thousands of Americans, including Republicans, threw themselves into that collective effort, not for political reasons, but for intensely personal ones – a sick child, a parent lost to cancer, the memory of medical bills that threatened to derail their dreams.

And you made a difference. For the first time, more than ninety percent of Americans know the security of health insurance. Health care costs, while still rising, have been rising at the slowest pace in fifty years. Women can't be charged more for their insurance, young adults can stay on their parents' plan until they turn 26, contraceptive care and preventive care are now free. Paying more, or being denied insurance altogether due to a preexisting condition – we made that a thing of the past. We did these things together. So many of you made that change possible.

At the same time, I was careful to say again and again that while the Affordable Care Act represented a significant step forward for America, it was not perfect, nor could it be the end of our efforts – and that if Republicans could put together a plan that is demonstrably better than the improvements we made to our health care system, that covers as many people at less cost, I would gladly and publicly support it. That remains true. So I still hope that there are enough Republicans in Congress who remember that public service is not about sport or notching a political win, that there's a reason we all chose to serve in the first place, and that hopefully, it's to make people's lives better, not worse.

But right now, after eight years, the legislation rushed through the House and the Senate without public hearings or debate would do the opposite. It would raise costs, reduce coverage, roll back protections, and ruin Medicaid as we know it. That's not my opinion, but rather the conclusion of all objective analyses, from

the nonpartisan Congressional Budget Office, which found that 23 million Americans would lose insurance, to America's doctors, nurses, and hospitals on the front lines of our health care system. The Senate bill, unveiled today, is not a health care bill. It's a massive transfer of wealth from middle-class and poor families to the richest people in America. It hands enormous tax cuts to the rich and to the drug and insurance industries, paid for by cutting health care for everybody else. Those with private insurance will experience higher premiums and higher deductibles, with lower tax credits to help working families cover the costs, even as their plans might no longer cover pregnancy, mental health care, or expensive prescriptions. Discrimination based on pre-existing conditions could become the norm again. Millions of families will lose coverage entirely.

Simply put, if there's a chance you might get sick, get old, or start a family – this bill will do you harm. And small tweaks over the course of the next couple weeks, under the guise of making these bills easier to stomach, cannot change the fundamental meanness at the core of this legislation. I hope our Senators ask themselves – what will happen to the Americans grappling with opioid addiction who suddenly lose their coverage? What will happen to pregnant mothers, children with disabilities, poor adults and seniors who need long-term care once they can no longer count on Medicaid? What will happen if you have a medical emergency when insurance companies are once again allowed to exclude the benefits you need, send you unlimited bills, or set unaffordable deductibles? What impossible choices will working parents be forced to make if their child's cancer treatment costs them more than their life savings?

To put the American people through that pain – while giving billionaires and corporations a massive tax cut in return - that's tough to fathom. But it's what's at stake right now. So it remains my fervent hope that we step back and try to deliver on what the American people need. That might take some time and compromise between Democrats and Republicans. But I believe that's what people want to see. I believe it would demonstrate the kind of leadership that appeals to Americans across party lines. And I believe that it's possible – if you are willing to make a difference again. If you're willing to call your members of Congress. If you are willing to visit their offices. If you are willing to speak out, let them and the country know, in very real terms, what this means for you and your family. After all, this debate has always been about something bigger than politics. It's about the character of our country – who we are, and who we aspire to be. And that's always worth fighting for.

