



## **House GOP Solutions Group Outlines Health Care Plan to Increase Affordability, Accessibility, Availability**

### *Commonsense Health Care Reform to Lower Costs and Increase Access and Quality at a Price Our Country Can Afford*

Republicans believe there are a number of potential areas for common ground to work with President Obama to improve health care for all Americans. Republicans are promoting commonsense reforms that make health care more affordable, reduce the number of uninsured Americans, and increase quality at a price our country can afford--- while making sure that Americans who like their health care coverage can keep it.

The House Republican Health Care Solutions Group has been working for months on a plan, listening to the American people, talking to doctors and patients, collecting input, and studying and debating ideas. This process has resulted in the broad outline of a health care reform plan that the solutions group hopes will receive bipartisan support.

The health care reforms outlined are designed to:

1. Make quality health care coverage affordable and accessible for every American, regardless of pre-existing health conditions.
2. Protect Americans from being forced into a new government-run health care plan that would: a) eliminate the health care coverage that more than 100 million Americans currently receive through their job; b) limit your choice of doctors and medical treatment options; and c) result in the federal government taking control of your health care.
3. Let Americans who like their health care coverage keep it, and give all Americans the freedom to choose the health plan that best meets their needs.
4. Ensure that medical decisions are made by patients and their doctors, not government bureaucrats.
5. Improve Americans' lives through effective prevention, wellness, and disease management programs, while developing new treatments and cures for life-threatening diseases.

### **Making Health Care More Affordable for All Americans:**

More Americans will gain access to quality health care once its costs are brought under control. The first step in lowering health care costs is to eliminate the unnecessary over-spending in our current system.

Doctors order unnecessary tests to avoid being sued and every insurance company has its own codes and forms patients and doctors need to fill out. The Chief Counsel to the Health and Human Services Inspector General even went so far as to say that “building a Medicare fraud scam is far safer than dealing in crack or dealing in stolen cars, and it’s far more lucrative.”

### **To lower the costs of health care, the Republican plan:**

- Brings greater fairness to the tax code by extending tax savings to those who currently do not have employer-provided insurance but purchase health insurance on their own. This provision would provide an “above the line” deduction that is equal to the cost of an individual’s or family’s insurance premiums.
- Provides immediate substantial financial assistance, through new refundable and advanceable tax credits, to low- and modest-income Americans.
- Recognizes that many Americans who have not yet hit retirement age but may be changing jobs or have lost a job often face higher health care costs. To help those aged 55 to 64, the plan increases support for pre- and early-retirees with low- and modest-incomes.
- Recognizes that one of the largest obstacles for many small businesses when it comes to retaining current employees or creating new jobs is the cost of health insurance. The plan allows states, small businesses, associations, and other organizations to band together and offer health insurance at lower costs.
- Implements comprehensive medical liability reform that will reduce costly, unnecessary defensive medicine practiced by doctors trying to protect themselves from overzealous trial lawyers.
- Provides Medicare and Medicaid with additional authority and resources to stop waste, fraud, and abuse that costs taxpayers billions of dollars every year.
- Creates incentives to save now for future and long-term health care needs by improving health savings accounts and flexible spending arrangements as well as creating new tax benefits to offset the cost of long-term care premiums.
- Gives financial help to caregivers who provide in-home care for a loved one.

### **Making Health Care More Available & Accessible for All Americans:**

The Republican plan reduces the number of uninsured Americans by wisely targeting this population and helping Americans keep health care coverage regardless of a change in or loss of a job.

**To expand availability and accessibility of health care coverage, the Republican plan:**

- Makes it easier for Americans to keep health care coverage regardless of a change in or loss of a job.
- Encourages states to create a Universal Access Program by establishing and/or reforming existing programs to guarantee all Americans, regardless of pre-existing conditions or past illnesses, have access to affordable coverage.
- Strengthens employer-provided health coverage by helping the 10 million uninsured Americans who are eligible, but not enrolled in, an employer-sponsored plan get health care coverage. The plan does this by encouraging employers to move to opt-out, rather than opt-in rules.
- Helps employers offer health care coverage to their workers by reducing their administrative costs through a new small business tax credit.
- Recognizes that not all high school and college graduates are able to find a job that offers health care coverage after graduation. By allowing dependents to remain on their parents' health policies up to the age of 25, the number of uninsured Americans could be reduced by up to 7 million.
- Provides flexibility to Medicaid and SCHIP beneficiaries by allowing them to apply the value of their benefit to a health plan that better meets their needs than the one-size-fits-all government program.

**Promoting Healthy Living and Quality Care for All Americans Now and Tomorrow:**

Innovations in treatment and access to quality health care information are critical to ensuring Americans receive the best possible care. It's no secret that patients in other countries are often denied care or die waiting to get access to the top treatments.

**To promote prevention and wellness while ensuring every American has access to high quality health care, the Republican plan:**

- Promotes prevention and wellness by giving employers and insurers greater flexibility to financially reward employees who seek to achieve or maintain a healthy weight, quit smoking, and manage chronic illnesses like diabetes.
- Rewards high-quality care, instead of encouraging health care providers to order more and unnecessary services.
- Uses new and innovative treatment programs to better coordinate care between health care providers, ensuring that those with chronic disease receive the care they need and do not continue to fall through the cracks.
- Encourages the creation of health plan finders to provide patients with the tools to easily find the right health plan that best meets their needs.

- Gives patients access to health care information so that they can identify and select health care providers who deliver high-quality care at a lower cost.
- Makes health care more convenient by eliminating bureaucratic red tape to expand access to Community Health Centers that are so critical to underserved areas, both in large cities and in rural America.
- Encourages home care and independence for patients rather than forcing individuals into institutionalized settings.
- Promotes seniors' access to the doctors they need by modernizing Medicare reimbursements.
- Provides incentives to physicians who enter the field of primary care, helping to ensure all Americans have access to the doctors they need.