

Republican ACA Replacement Plans – Brief Comparison

	Empowering Patients First Act (Tom Price: H----)	A Better Way (Paul Ryan)	Patient CARE Act (Burr, Upton, Hatch)	“World’s Greatest Health Plan” (Cassidy: S----)	American Health Care Reform Act (Rep. Study Comm.)	2016 Reconciliation Bill (H.R. 3762)	Patient Freedom Act (Cassidy, Collins)	The Obamacare Replacement Act¹ (Rand Paul)	Healthcare Choices Act (H.R. 314, Marsha Blackburn)
Document	Bill	White Paper	White Paper	Bill	Bill summary	Bill (passed 1/2016, vetoed)	Bill	Bill summary	Bill
Financial Assistance	Age-adjusted tax credits	Age-adjusted tax credits	Age-adjusted tax credits	Age-and geography-adjusted tax credits	Cost-of-living-adjusted tax credits	Repeals ACA subsidies and tax credits after two years	States given three options: maintain ACA subsidies, enact new market-based system with federal assistance, design alternative without federal assistance	Tax credit of up to \$5,000	Not addressed.
Consumer Protections²³⁴₅	Repeals dependent coverage up to age 26; Eliminates EHB and AV requirements	Prohibits lifetime limits; retains dependent coverage up to age 26	Prohibits lifetime limits; Retains dependent coverage up to age 26 with state opt-out	Prohibits lifetime limits; retains dependent coverage up to age 26	Repeals all ACA protections	Not addressed	Prohibits annual and lifetime limits and pre-existing condition exclusions; allows dependent coverage up to age 26; maintains coverage for mental health and substance abuse disorders	Eliminates minimum standards for coverage; Repeals pre-existing conditions coverage, but provides two-year period for those with pre-existing conditions to sign up for coverage	Repeals all ACA protections

¹ A companion bill offered by Rep. Mark Sanford, HR. 1072, has been introduced in the House

² Rep. Martha Blackburn’s bill, [“Plan Verification and Fairness Act of 2017.”](#) requires verification for eligibility for enrollment during special enrollment periods in the ACA insurance plans.

³ Rep. Bill Flores’ bill, the [“Health Coverage State Flexibility Act of 2017.”](#) amends the ACA to allow states to determine length of the grace period required for non-payment of premiums before discontinuing coverage under qualified health plans. For plans beginning before January 1, 2018, a 3-month grace period is in place. For plans beginning after January 1, 2018, the State in which the Exchange operates for that health issuer determines the grace period length. If it is a federally-run exchange, the grace period will be one month.

⁴ Rep. Brett Guthrie’s bill, the [“Employee Fairness and Relief Act of 2017”](#) authorizes issuers that offered coverage in the small group market on any date in 2013 may offer such coverage for sale on or after that date of the enactment of this Act in a market outside of the ACA exchanges. These plans will be treated as grandfathered health plans and will be considered compliant with the ACA’s minimum essential coverage requirements.

⁵ Rep. Greg Walden’s bill, the [“Preexisting Conditions Protection and Continuous Coverage Incentive Act of 2017”](#) prohibits the application of preexisting condition exclusions and guarantees availability of health insurance coverage in the individual and group markets, contingent on the enactment of legislation repealing the ACA.

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Age Rating⁶	State decision	5:1, state can modify	5:1, state can modify	Not addressed	Not addressed	Not addressed	Not addressed	Not addressed	Not addressed
Guaranteed Issue	Guaranteed issue linked to continuous coverage, otherwise underwriting is permitted	Guaranteed issue linked to continuous coverage, otherwise underwriting is permitted	Guaranteed issue linked to continuous coverage, otherwise underwriting is permitted; States can set up default enrollment	Guaranteed issue linked to continuous coverage, otherwise underwriting is permitted	Guaranteed issue linked to continuous coverage, otherwise underwriting is permitted	Not addressed	Guaranteed issue linked to continuous coverage, otherwise underwriting is permitted	Not addressed	Guaranteed issue linked to continuous coverage, otherwise underwriting is permitted
High-Risk Pools	Federal funding for state-run high risk pools	Federal funding for state-run high risk pools	Federal funding for state-run high risk pools	Not addressed	Federal funding for state-run high risk pools	Not addressed	Not addressed	Not addressed	Not addressed
Marketplaces⁷	No government run exchange	No government run exchange	Not addressed	No government run exchange, but creates “basic health insurance” program	No government run exchange	Not addressed	States have option to maintain Title I of ACA and exchanges	No government run exchange	No government run exchange
Mandates	Repeals individual and employer mandates	Repeals individual and employer mandates	Repeals individual and employer mandates	Repeals individual and employer mandates	Repeals individual and employer mandates	Repeals individual and employer mandates	Repeals individual and employer mandates	Repeals individual and employer mandates	Repeals individual and employer mandates
Selling across State Lines	National market, no state opt-out	States enter into interstate compacts	States enter into interstate compacts	Maintains state-based markets	States enter into interstate compacts	Not addressed	Not addressed	States enter into interstate compacts	Emphasizes expanding market competition through interstate markets
Association Health Plans	Expands individual group and group pooling	Expands individual group and group pooling	Not addressed	Not addressed	Expands individual group and group pooling	Not addressed	Not addressed	Expands individual group and group pooling	Not addressed
HSAs⁸	HSA tax deduction and balance rollover	HSA tax deduction and balance rollover	HSA tax deduction and balance rollover	HSA tax deduction and balance rollover	HSA tax deduction and balance rollover	HSA tax deduction and balance rollover	HSA tax deduction and balance rollover	Eliminates high-deductible plan requirement; HSA tax deduction without limit	Not addressed

⁶ Rep. Bucshon’s bill, the [“State Age Rating Flexibility Act of 2017,”](#) changes the permissible age variation in health insurance premium rates from 3 to 1 for adults to 5 to 1 for adults for plans beginning on or after January 1, 2018.

⁷ Rep. Gregg Harper’s bill, [H.R. 633, Patient Fairness and Relief Act of 2017,](#) extends transitional relief policies for health insurance issuers who provided coverage in the individual market from 2013-2017. This policy, originally created in 2014 by the Obama Administration, was intended to allow individuals and groups to maintain health insurance policies that do not comply with the ACA. Harper’s bill extends this policy and allows qualified health plans to continue to provide coverage outside of the ACA’s policies and exchanges. These plans will be treated as grandfathered health plans and will be considered compliant with the ACA’s minimum essential coverage requirements.

⁸ [Senator Rubio and Hatch’s bill, the Health Savings Act of 2017,](#) would permit HSAs to be used to purchase low-premium health and long-term care insurance, allow married couples to make catch-up contributions to the same HSA, and encourage exercise and good nutrition by redefining some qualified medical expenses.

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Medicaid	Eliminates expansion	Phases down expansion in existing states; Per capita beneficiary payment or State opts out for block grant	Eliminates expansion; Per capita payment for pregnant women, children and families	Eliminates expansion; block-granted to state; phased-in per capita payment	Eliminates expansion	Eliminates expansion after two years	Eliminates expansion	Provides new flexibilities in state plan designs	Not addressed
IPAB	Repeals	Repeals	Repeals	Repeals	Repeals	Not addressed	Not addressed	Not addressed	Not addressed
CMMI	Repeals	Repeals	Not addressed	Repeals	Not addressed	Not addressed	Not addressed	Not addressed	Not addressed
Medical Malpractice/ Tort Reform	Caps timeline for lawsuits, implements “fair share” rule	Caps on non-economic damage awards	Caps on non-economic damage awards and attorney’s fees	Not addressed	Caps on non-economic damage awards and attorney’s fees	Not addressed	Not addressed	Not addressed	Not addressed
Cadillac Tax	Caps employee tax exclusion for high-cost ESI	Caps employee tax exclusion for high-cost ESI	Caps employee tax exclusion for high-cost ESI	Caps employee tax exclusion for high-cost ESI	Repeals Cadillac tax	Repeals Cadillac tax	Not addressed	Replaces cap on employee tax exclusion with universal deduction on income and payroll taxes	Not addressed
Other Taxes	Repeals all ACA taxes	Repeals all ACA taxes	Repeals all ACA taxes	Maintains ACA taxes	Repeals all ACA taxes	Repeals all ACA taxes	Maintains ACA taxes	Repeals ACA taxes	Repeals ACA taxes
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Note: This is high-level information and the purpose of this document is not to provide detailed information but to highlight primary points of similarity and difference between plans.