



## THE AMERICAN HEALTHCARE ACT 2017 (*aka “Trumpcare”*) IS A DEATH SENTENCE FOR WORKING AMERICAN FAMILIES

- **Takes health insurance away from more than 24 million Americans**
- **Penalize people with pre-existing conditions**
  - **Set premiums based on your pre-existing condition.** States could get waivers that would allow carriers to set premiums based on enrollees' medical backgrounds up a risk program, essentially causing exorbitant premium increases
  - **Shunt you into a high-risk pools**, which are absolutely the worst way to cover those patients; experience with them on the state level proves that *they wind up underfunded, charge enormous premiums, provide inadequate benefits and can't cover the population they're meant for*. Multiple analyses have shown that the money the bill provides for high-risk pools is laughably inadequate, which will inevitably leave huge numbers of the most vulnerable Americans without the ability to get insurance.
  - **Bring back medical underwriting**, meaning that just like in the bad old days, when you apply for insurance you'll have to document every condition or ailment you've ever had.
- **Devastates Medicaid coverage – cuts of \$880 billion over 10 years**
  - **Turn Medicaid into a ‘block grant’.** States can opt to receive federal Medicaid funding as a ‘block grant’ for the adults and children in their program. This means states would get a *fixed amount of federal funding each year, regardless of how many participants* are in the program. So in bad economic times when more people get onto Medicaid, they would not be covered. The alternative is states getting a fixed amount of money per Medicaid enrollee, known as a per-capita cap. Either option would limit federal responsibility, shifting that burden to the states. But since states don't have the money to make up the difference, *they would likely either reduce eligibility, curtail benefits or cut provider payments*.
  - **Revokes Medicaid expansion**, which provided no-cost health coverage to millions of low-income Americans.



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- **Gives billions of tax cuts for the wealthy.** Ends the 3.8% tax on investment income and the 0.9% Medicare payroll tax on incomes over \$200,000 for individuals (\$250,000 for families).
- **Removes Obamacare subsidies that helped middle-income people** afford health insurance, replacing them with far more meager tax credits pegged not to people's income but to their age.
- **Allows insurers to charge older folks more.** Obamacare capped it at 3 times. GOP bill would allow **5 times**.
- **Allows insurers to impose yearly and lifetime caps on coverage**, which were outlawed by the Obamacare. This may threaten the coverage of most working Americans who get employer-insurance.
- **Allows states to 'waive' coverage of 10 essential benefits.** These are: outpatient care, emergency services, hospitalization, maternity, mental health and substance abuse, prescription drugs, rehabilitation services, lab work, preventative care and pediatric services.
- **Defunds Planned Parenthood.** In keeping with long-standing Republican beliefs, the legislation prohibits federal funding for Planned Parenthood.

Sources:

<http://money.cnn.com/2017/03/24/news/economy/obamacare-repeal-republican-health-care-bill/>

[https://www.washingtonpost.com/blogs/plum-line/wp/2017/05/04/every-republican-who-voted-for-this-abomination-must-be-held-accountable/?utm\\_term=.17b82d513745](https://www.washingtonpost.com/blogs/plum-line/wp/2017/05/04/every-republican-who-voted-for-this-abomination-must-be-held-accountable/?utm_term=.17b82d513745)