



Statement

Congressional Republicans Propose American Healthcare Act: The Good, the Bad, the Ugly

On Monday, March 6, after 7 years of refusing to work with President Obama to fix the Affordable Care Act, the Republican Congress finally released the outline for their plan to "repeal and replace" the Affordable Care Act (ACA). And guess what? Healthcare is complicated, after all.

Based upon the Republican's proposed American Healthcare Act, it appears President Obama had it mostly right. Some Republicans are even calling the American Healthcare Act "Obamacare lite".

It seems it is actually important for people with pre-existing conditions to have access to healthcare and not have their healthcare taken away because they get sick. It's important for young people to be able to stay on their parents' insurance until the age of 26. When you look at this plan, you have to wonder what all the obstructionism was really about.

The new Republican proposal keeps some of the components of the ACA, changes others, and repeals some. Among the things it doesn't do is even try to cover all Americans or pay for itself. The new plan eliminates all the mechanisms in the current Affordable Care Act that help pay for it. Which begs the question: How are they going to pay for this plan? Nobody knows.

The other thing that's interesting about the Republicans' plan is that the most draconian measures don't kick in until 2020. So, let's think about that. It means that they can pass this bill now that basically kicks poor people, older people, and sick people under the bus, and they can continue on their merry way and hope that people will not be smart enough to know what's going to happen, because they will not have experienced the pain before the 2020 election. If President Trump is re-elected in 2020, it won't matter to him because he can't run a third time. If he is not re-elected, then the next president will have to deal with the mess left by this current administration.

Here are eight things to know about the Republican's new plan:

The Good

1. It continues to prohibit insurers from denying coverage to people with pre-existing conditions, ban annual and lifetime caps on coverage, allow adults under age 26 to remain on their parents' insurance, and keep the 10 essential health benefits established under the ACA.

2. It raises the amount individuals and families can put into a Health Savings Account from \$3,400 and \$6,750 respectively to \$6,550 and \$13,100 respectively.

The Bad

3. It eliminates the requirement that people have insurance and replaces the penalty for not having insurance with a provision allowing insurers to charge as high as a 30 percent premium to people who have allowed their insurance to lapse.

4. It repeals Medicaid expansion in 2020 and proposes capping federal funding per enrollee based on how much each state was spending in fiscal year 2016.

5. It increases the premium insurers can charge older Americans from 3 times the prices they charge young people to 5 times the prices they charge young people and allows states to set their own ratios.

The Ugly

6. It eliminates the mandate that larger employers provide insurance to their employees or face penalties.

7. It eliminates income-based tax credits that help people pay their premiums and deductibles based on a sliding income scale through cost sharing and instead changes that to tax credits offered on a flat basis according to age instead of income.

8. It freezes funding to Planned Parenthood for one year and prohibits women for using their tax credits to obtain an abortion. It's not completely clear what will happen with contraception.

In closing, it is critical that we are ever vigilant about this process. We cannot allow this to happen without our full engagement. We need to make sure that we analyze every element of this plan. The stakes are too high. The stakes are too high for poor people. The stakes are too high for Black and other People of Color. The stakes are too high for LGBT folks. And, the stakes are way too high for people living with HIV and AIDS and/or other illnesses.

If we get this wrong, we stand to lose most if not all of the progress we've made on many, many fronts. We have the lowest levels of uninsured people in recorded history. The Republicans' plan might reverse that trend. One thing for sure, we could lose any possibility of ending the HIV/AIDS epidemic anytime soon. Despite all the new tools we've developed over the last few years to keep people healthy and prevent new infections, we cannot end the HIV/AIDS epidemic if

we take healthcare away from those who need it the most. These are frightening times. But don't be afraid; be active, be mobilized!

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About the Black AIDS Institute

Founded in May 1999, The [Black AIDS Institute](#) is the only national HIV/AIDS think tank in the United States focused exclusively on Black people. The Institute's mission is to stop the AIDS pandemic in Black communities by engaging and mobilizing Black institutions, leaders and individuals in efforts to confront HIV. The Institute interprets public- and private-sector HIV policies, conducts trainings, offers technical assistance, disseminates information and provides advocacy and mobilization from a uniquely and unapologetically Black point of view.