

G.O.P. Health Plan

Federal



- Promises to lower health care costs
 - No new taxes/Does not raise taxes
 - Does not cut benefits for seniors
 - Does not add to national deficit
 - Does not intervene in doctor-patient relationship
 - Does not institute government takeover of health care
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- No employer or individual mandates
 - Enhances Health Savings Accounts
 - Adults through the age of 24 remain on parents' health plan
 - Prohibits insurers from annual/lifetime limits
 - Prohibits insurers from canceling/rescinding coverage after a person became sick
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- \$50 Billion "incentive payments" over 10 years to states that reduce the cost of health insurance or lower the rate of uninsured
 - Sell insurance across state lines (subject to the law's of the company's home state)
 - Allows small businesses to pool insurance buying through association health plans (sponsored by trade and professional associations and chambers of commerce)
 - Offers \$15 Billion to states to establish high-risk pools for those who can't obtain coverage and reinsurance programs (states act as a backstop to private insurance—states pay a large share if claims exceed threshold)
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- Restrictions on consumer lawsuits against doctors, hospitals, and drug manufacturers/medical devices:
 - Imposes a 3-year statute of limitation
 - Caps non-economic damages to \$250,000
 - Limits contingency fees for plaintiffs' lawyers
 - Punitive damages reform

<http://www.gop.gov/solutions/healthcare>

State



- Promises to lower health care costs
 - Uses existing revenues, no new taxes
 - Does not cut senior programs and services
 - Does not increase state budget
 - Does not intervene in doctor-patient relationship
 - Does not institute state government takeover of health care
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- No employer/individual mandates but rather provides tax credits to employers and individuals to help offset the costs of health insurance (Boyd, Vulakovich and Reichley)
 - Enhances Health Savings Accounts
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- Reduces uninsured rate and health insurance costs by:
 - Providing affordable, low-cost insurance product (Pennsylvania BasicCare - Killion)
 - Investing in Federally Qualified Health Centers (Watson)
 - Allowing more Pennsylvanians access to adultBasic (Mustio)
 - More Cost Transparency through PHC4 to reign in the cost of care (Stern)
 - Providing access to dental care in communities with a need which reduces further costly medical problems (Saylor)
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- Reduces Medical Errors leading to lawsuits by:
 - Requiring the use of E-Prescribing (Baker)
 - Providing grants to implement Health Information Technology to prevent errors and greater efficiency (Cutler)
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- Instituting lawsuit reforms by:
 - Extending protections from suit (Cutler)
 - Applying benevolent gesture (Gillespie)

<http://www.pahousegop.com>