

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)

Document	Bill	White Paper	White Paper	Bill	Bill summary	Bill (passed 1/16, vetoed)
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
Consumer Protections	Repeals dependent coverage up to age 26; Eliminates EHB and AV requirements	Prohibits lifetime limits; Repeals 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
Age Rating	State decision	5:1, state can modify	5:1, state can modify	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
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
Marketplaces	No government run exchange	No government run exchange	Not addressed	No government run exchange, creates “basic health insurance” program	No government run exchange	Not addressed
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
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
HSA's	HSA balance rollover	HSA balance rollover	HSA balance rollover	HSA balance rollover	HSA balance rollover	HSA balance rollover
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
IPAB	Repeals	Repeals	Repeals	Repeals	Repeals	Not addressed
CMIMI	Repeals	Repeals	Not addressed	Repeals	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
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
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
Links	http://tomprice.house.gov/sites/tomprice.house.gov/files/HR%202300%20Empowering%20Patients%20First%20Act%202015.pdf	http://abetterway.speaker.gov/_assets/pdf/ABetterWay-HealthCare-PolicyPaper.pdf	http://energycommerce.house.gov/sites/republicans.energycommerce.house.gov/files/114/20150205-PCARE-Act-Plan.pdf	https://www.congress.gov/114/bills/hr5284/BILLS-114hr5284ih.pdf	https://www.congress.gov/114/bills/hr2653/BILLS-114hr2653ih.pdf	https://www.congress.gov/114/bills/hr3762/BILLS-114hr3762enr.pdf

Note: The purpose of this document is not to provide detailed information but to highlight primary points of similarity and difference between different GOP bills and plans.