

## HOUSE GOP “REPEAL & REPLACE” – SUMMARY OF MAJOR PROVISIONS

TAXES	MEDICAID	MARKET REFORMS & STABILIZATION	MISCELLANEOUS
<ul style="list-style-type: none"> <li>• Repeals ACA tax credit in 2020</li> <li>• Creates new tax credit adjusted by age ranging from \$2000-\$4000 available to those under \$75,000/\$150,000 in income</li> <li>• Repeals Small Business tax credit in 2020</li> <li>• Delays “Cadillac Tax” until 2025</li> <li>• Restores OTC drugs eligibility for HSA medical care expenses</li> <li>• Repeals tax increase on HSA non-qualified expenses</li> <li>• Repeals limit on FSA contributions</li> <li>• Reinstates employer deduction for Part D subsidy</li> <li>• Reinstates medical expense deduction to 7.5% threshold</li> <li>• Repeals Medicare wage surtax of 0.9 %</li> <li>• Increases HSA limits, allows spousal catch-up payments, and allows HSA payments for certain expenses incurred prior to establishment of HAS</li> <li>• Repeals tanning tax</li> <li>• Repeals net investment tax</li> <li>• Reinstates deduction for insurance executives</li> <li>• Repeals of on prescription drug manufacturers and importers</li> <li>• Repeal of health insurance tax</li> <li>• Repeals medical device tax</li> </ul>	<ul style="list-style-type: none"> <li>• Repeals enhanced match rate for expansion population after 2019</li> <li>• Implements per-capita cap model in 2020 based on FY16 spending and indexed by medical CPI</li> <li>• Repeals requirement that Medicaid plans must provide same “essential health benefits” as plans on the exchanges</li> <li>• Repeals Medicaid DSH cuts for non-expansion states in 2018.</li> <li>• Repeals Medicaid DSH cuts for expansion states in 2020</li> <li>• Requires individuals to provide documentation of citizenship or lawful presence before obtaining Medicaid coverage.</li> <li>• \$10 billion to non-expansion states over 5 years for safety-net funding</li> <li>• Increases frequency of eligibility redeterminations to every six months</li> <li>• Repeals ACA presumptive eligibility for some beneficiaries</li> <li>• Reverts mandatory income eligibility level for poverty-related children back to 100%</li> <li>• Repeals 6%-point bonus in match rate for community- based attendant services and supports</li> </ul>	<ul style="list-style-type: none"> <li>• Provides \$100 billion through 2026 for “Patient and State Stability Fund” to expand coverage, increase insurance options, promote access to benefits, and reduce out-of-pocket spending</li> <li>• Creates a continuous health insurance coverage incentive beginning in 2019 by allowing plans to increase premiums by 30% for 12 months for anyone with a 63-day or more lapse in coverage</li> <li>• Repeals insurance actuarial value standards</li> <li>• Loosens age-rating requirements to a 5:1 federal standard and state flexibility to set different ratio</li> <li>• Permits tax credits for “catastrophic” and some off-exchange products</li> <li>• Creates a Federal Invisible Risk Sharing Program and appropriates \$15B for years 2018 to 2016 to be used in addition to the Patient and State Stability Fund (Palmer)</li> <li>• Waiver option for states to waive requirements of waive age ratio up to 5:1 in 2018; waive continuous coverage charge and implement health status underwriting in 2019; and waive EHBs in 2020 and establish state standards (MacArthur)</li> <li>• \$8B for states that elect to use waiver under MacArthur Amendment for pre-existing conditions (Upton)</li> </ul>	<ul style="list-style-type: none"> <li>• Repeals cost-sharing subsidies in 2020</li> <li>• Recaptures excess subsidy Payments in 2018-2019</li> <li>• Eliminates individual and employer mandate penalties</li> </ul>