

Preserving Freedom and Choice in Health Care Act | Q&A

Q: Doesn't this bill represent an endorsement of Obamacare?

A: Absolutely not. Not only is Obamacare unconstitutional, it has had a severely negative impact on the nation. For average Americans, premiums have increased, access to doctors and networks has become more challenging, and insurance plan flexibility has disappeared, among other consequences. The federal government has forced both individuals and employers to purchase insurance. Obamacare must ultimately be repealed and replaced.

Q: Does your bill get rid of Obamacare's onerous requirements?

A: This legislative solution is the beginning of Obamacare's end and marks the return of freedom and innovation to the health care market. Obamacare's most burdensome requirements – the individual and employer mandate – would be repealed. And, states would regain the freedom to define the benefits requirements that apply to insurance plans sold in their borders. Currently, one cabinet secretary holds the sole authority over what benefits should be covered by any insurance plan. This central-planning scheme must end, and regulatory authority be returned to state governments who are more closely accountable to their citizens.

Q: Who would be eligible to have their tax credits extended if the Supreme Court strikes down subsidies for the federal exchanges in the *King v. Burwell (2015)* case?

A: The Supreme Court may soon strike down the legality of tax credits used for plans in the federal exchange. Under this bill, anyone impacted by the decision will be able to continue using the same tax subsidy through August 2017. At the same time, future eligibility for tax credits in both state and federal exchanges will be limited to anyone who was already enrolled in a plan under the exchanges.

Q: Will the tax credits for state exchanges expire in August 2017 as well?

A: No, but this bill would limit future eligibility for any tax credits under Obamacare to those who have already be enrolled in a plan under the exchanges. In short, the number of people receiving tax credits cannot expand beyond its current level.

Q: What is your plan for after August 2017, when the extension of tax credits for the federal exchanges expires?

A: Obamacare must be repealed and replaced with a comprehensive solution that protects individual liberties and encourages innovation in the health care market. People should have the freedom and opportunity to buy plans tailored to their families' needs.

Q: Does your bill change how much beneficiaries would receive through the exchanges?

A: No, the bill does not change how the subsidy itself is calculated or determined.

Q: Does your bill allow people to keep plans that were grandfathered under Obamacare?

A: Yes. All still-existing grandfathered plans in the individual and group markets could continue to exist through the end of 2017 under this bill. Allow states rather than Washington to determine insurance coverage and benefit requirements.

Q: How much will this bill cost?

A: This bill has not been scored by the Congressional Budget Office.