House GOP Solutions Group Outlines Health Care Plan to Increase Affordability, Accessibility, Availability

Commonsense Health Care Reform to Lower Costs and Increase Access and Quality at a Price Our Country Can Afford

Republicans believe we must reform our healthcare system now. Today, millions of Americans realize that health care costs are becoming too expensive. They worry that they will lose their health care coverage or already lack the coverage they need.

To strengthen America's health care system, Republicans are promoting commonsense reforms that make health care more affordable, reduce the number of uninsured Americans and increase quality at a price our country can afford.

Making Health Care More Affordable for All Americans:

- Implements comprehensive medical liability reform that will reduce costly, unnecessary defensive medicine practiced by doctors trying to protect themselves from overzealous trial lawyers.
- Provides Medicare and Medicaid with additional authority and resources to stop waste, fraud, and abuse that costs taxpayers billions of dollars every year.
- Allows states, small businesses and other organizations and associations to increase their purchasing power by banding together and offering health insurance at lower costs.
- Creates incentives to save now for future and long-term health care needs by improving health savings accounts and flexible spending arrangements as well as creating new tax benefits to offset the cost of long-term care premiums.
- Gives financial help to caregivers who provide in-home care for a loved one.
- Provides immediate substantial financial assistance, through new refundable and advanceable tax credits, to low- and modest-income Americans.
- Increases support for pre- and early-retirees, those aged 55 to 64, with low- and modest-incomes.
- Brings greater fairness to the tax code by extending tax benefits and savings to those who currently do not have employer-provided insurance but purchase health insurance on their own.

Making Health Care More Available & Accessible for All Americans:

- Changes federal law to focus on individuals and families so Americans can keep health insurance regardless of a change in or loss of a job.
- Encourages states to use new and existing programs to guarantee all Americans, regardless of pre-existing conditions or past illnesses, have access to affordable coverage.

- Strengthens employer-provided health coverage by helping the 10 million uninsured Americans who are eligible, but not enrolled in, an employer-sponsored plan get health insurance. The plan does this by encouraging employers to move to opt-out, rather than opt-in rules.
- Helps employers offer insurance to their workers by reducing their administrative costs through a new small business tax credit.
- Recognizes that not all high school and college graduates are able to find a job that offers health insurance after graduation. By allowing dependents to remain on their parents' health policies up to the age of 25, we stand to reduce the number of uninsured Americans by up to 7 million.
- Provides flexibility to Medicaid beneficiaries by allowing them to apply the value of their benefit to a health plan that better meets their needs than the one-size-fits-all government program.
- Takes significant steps to enroll the 13 to 16 million American children and adults who are currently eligible for Medicaid and SCHIP but who are not enrolled to ensure these programs serve the populations they were created to help.

Promoting Healthy Living for All Americans Now and Tomorrow:

- Promotes prevention and wellness by giving employers and insurers greater flexibility to financially reward employees who seek to achieve or maintain a healthy weight, quit smoking, and manage chronic illnesses like diabetes.
- Rewards high-quality care, instead of encouraging health care providers to order more and unnecessary services.
- Uses new and innovative treatment programs to better coordinate care between health care providers, ensuring that those with chronic disease receive the care they need and do not continue to fall through the cracks.
- Establishes plan-finders to provide people with the tools to easily find the right health plan that best meets their needs.
- Gives patients access to health care information so that they can identify and select health care providers who deliver high-quality.
- Makes health care more convenient by eliminating bureaucratic red tape to expand access to Community Health Centers that are so critical to underserved areas, both in large cities and in rural America.
- Encourages home care and independence for patients rather than forcing individuals into institutionalized settings.
- Improves seniors' access to doctors by modernizing Medicare reimbursements.
- Provides incentives to physicians who enter the field of primary care, increasing access to the doctors patients need.