

# The MacArthur amendment **made the American Health Care Act (AHCA) even worse** - here are new talking points for your reps...



This bill **brings back discrimination against pre-existing conditions** by letting states apply for a waiver. This means insurance companies can **read your medical records and doctor's notes** and charge you higher premiums based on your health history. FYI: Before the ACA, **breast cancer triggered a 700% premium surcharge** equal to \$140,000 a year.



Before the ACA, insurers **routinely denied coverage or raised premiums** for pre-existing conditions like pregnancy, depression, cancer, asthma, diabetes, back pain, ulcers, prior surgeries, or ear infections.



According to a December 2016 report from the Kaiser Family Foundation, **23% of Utahns (391,000 people) have a declinable pre-existing condition.**



The waiver is very simple to obtain and **Utah will likely apply for it.**



The bill also lets states **scrap the guarantee that insurance plans cover benefits** like hospitalization, mental health, prescription drugs, and maternity care. Insurers will be able to exclude sick people by cutting specific drugs (ie. insulin to exclude people with diabetes).



This bill **brings back lifetime and annual caps on insurance benefits** for both employer-based coverage and within the individual market



Before the ACA, **high-risk pools were a failure in Utah.** They helped only 3,900 people, had 6-month waiting lists to cover pre-existing conditions, and constantly ran out of money. They are not workable solutions.



The bill **still includes all of the harmful aspects of the original AHCA**, including higher premiums for people over age 40, reduced tax credits for low- and middle-income families, and a 20% cut to Medicaid funds.



The original version of the MacArthur amendment **included an exemption for members of Congress** (before they got caught).

**Tell your member of Congress to **stop playing games with your family's health and financial security.****