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.

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