

Republicans' Common-Sense Reforms Will LOWER HEALTH CARE COSTS

Americans want a step-by-step, common-sense approach to health care reform, not Speaker Nancy Pelosi's costly, 1,990-page government takeover of our nation's health care system. Republicans' alternative solution focuses on lowering health care premiums for families and small businesses, increasing access to affordable, high-quality care, and promoting healthier lifestyles – without adding to the crushing debt Washington has placed on our children and grandchildren. Following are the key elements of Republicans' alternative plan:

- **Lowering health care premiums.** The GOP plan will lower health care premiums for American families and small businesses, addressing Americans' number-one priority for health care reform.
- **Establishing Universal Access Programs to guarantee access to affordable care for those with pre-existing conditions.** The GOP plan creates Universal Access Programs that expand and reform high-risk pools and reinsurance programs to guarantee that all Americans, regardless of pre-existing conditions or past illnesses, have access to affordable care – while lowering costs for all Americans.
- **Ending junk lawsuits.** The GOP plan would help end costly junk lawsuits and curb defensive medicine by enacting medical liability reforms modeled after the successful state laws of California and Texas.
- **Prevents insurers from unjustly cancelling a policy or instituting annual or lifetime spending caps.** The GOP plan prohibits an insurer from cancelling a policy unless a person commits fraud or conceals material facts about a health condition. It also prohibits insurance plans from instituting annual or lifetime spending limits.
- **Encouraging Small Business Health Plans.** The GOP plan gives small businesses the power to pool together and offer health care at lower prices, just as corporations and labor unions do.
- **Encouraging innovative state programs.** The GOP plan rewards innovation by providing incentive payments to states that reduce premiums and the number of uninsured.
- **Allowing Americans to buy insurance across state lines.** The GOP plan allows Americans to shop for coverage from coast to coast by allowing Americans living in one state to purchase insurance in another.
- **Codifying the Hyde Amendment.** The GOP plan explicitly prohibits all federal funds, whether they are authorized funds or appropriated funds, from being used to pay for abortion.
- **Promoting healthier lifestyles.** The GOP plan promotes prevention & wellness by giving employers greater flexibility to financially reward employees who adopt healthier lifestyles.
- **Enhancing Health Savings Accounts (HSAs).** The GOP plan creates new incentives to save for future and long-term care needs by allowing qualified participants to use HSAs to pay premiums.
- **Allowing dependents to remain on their parents' policies.** The GOP plan encourages coverage of young adults on their parents' insurance through age 25.

Scorecard: Speaker Pelosi's Government Takeover vs. GOP Common-Sense Solutions

	Speaker Pelosi's Bill	GOP Alternative
Job Losses	Up to 5.5 million	0
Medicare Cuts	\$500 billion	0
Tax Increases	\$729.5 billion	0

****Authorized by House Republican Leadership****