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The Spokesman-Review
Spokane, Washington
Friday July 14, 2017
by Rachel Alexander
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The basics of latest health care bill

Among Senate GOP tweaks: more funds for opioid battle and more to stabilize markets

Senate Republicans have released a revised health care bill that keeps some taxes on high-income earners and includes more funding to make insurance more affordable in hopes of winning over reluctant GOP senators.

The proposal, known as the Better Care Reconciliation Act, would still change Medicaid from an open-ended entitlement program to a program with fixed funding levels for states. An assessment from the Congressional Budget Office is expected to be released next week.

Here are the major changes in the new Senate bill:

Catastrophic insurance can be sold on exchanges

The bill includes a version of an amendment proposed by Sen. Ted Cruz (R-Texas) and Mike Lee (R-Utah) that would allow insurers to sell bare-bones health plans on state exchanges.

The earlier bill would have required individual market plans to continue covering a list of essential health benefits, including hospitalization, prescription drugs, maternity care and mental health services. The change means an insurer could sell plans lacking any or all of those benefits on exchanges, so long as they offered at least one plan including those benefits.

People who buy catastrophic or skimpier plans would be able to receive federal subsidies for insurance coverage.

In an analysis of Cruz's proposal, the nonpartisan Kaiser Family Foundation said that change would make essential benefit plans de-facto high-risk pools, since people who needed the extra care they cover would flock to them, while healthy people would likely stick with cheaper plans offering less coverage.

Health savings accounts can be used to pay premiums

The law expands health savings accounts, allowing people to set aside money pre-tax to pay monthly health insurance premiums. Right now, people can set aside money in those accounts to pay other out-of-pocket medical costs, including co-pays and deductibles.

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High-income taxes back in

The bill keeps a tax on investment income and a Medicaid payroll tax for high-income people. It also gets rid of a tax break for high-earning health insurance industry executives in a prior version of the bill.

Increased funding for opioid treatment

The bill includes \$45 billion to combat opioid abuse, mostly in the form of state grants for treatment and prevention programs, something requested by several Midwest senators.

More funds for market stabilization

States would get an additional \$70 billion over the previous bill (for a total of \$182 billion) toward programs to reduce premiums and keep insurance markets more stable.

What's not changing

The new Senate bill is similar to its predecessor in most ways. These provisions are the same as in the prior Senate bill:

Insurance mandates go away. People won't face penalties for not having health insurance, and employers won't be required to provide coverage for full-time employees.

Medicaid would still be barred from reimbursing Planned Parenthood to cover non-abortion services like birth control and pelvic exams for one year.

Insurers could charge older people up to five times more than younger enrollees for health insurance. Currently, they can charge three times more.

The Medicaid expansion would be rolled back, ending in 2024, and Medicaid would become a block grant program.

Subsidies for individual insurance coverage would be less generous, available to people making up to 350 percent of the federal poverty level, rather than the current 400 percent.

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