

Senate Health Care Reform Talking Points

September 18, 2017

Background:

On September 13, Senators Lindsey Graham (R-SC), Bill Cassidy (R-LA), Dean Heller (R-NV), and Ron Johnson (R-WI) released a new plan to repeal and replace the Affordable Care Act (ACA). This proposal is commonly referred to as Graham-Cassidy, and it must be considered by the Senate by September 30 in order to meet technical Senate rules for a 50 vote threshold.

The bill contains many of the same harmful provisions that the patient advocacy community has opposed this year throughout the repeal process.

Overarching message:

The Senate must vote “no” on Graham-Cassidy. It will lead to unaffordable insurance for people with chronic conditions and coverage that will be inadequate to meet their health care needs. Senators should instead support the efforts of Senators Lamar Alexander (R-TN) and Patty Murray (D-WA), who are attempting to work on a bipartisan basis to stabilize the market and create long-term solutions for the health care system.

What is in Graham-Cassidy?

- **Graham-Cassidy will have a devastating impact on people with chronic conditions.**
- **People with chronic conditions will pay more for less benefit. This is unacceptable.**
- Graham-Cassidy repeals the Medicaid expansion, premium tax credits, and cost-sharing reduction (CSR) payments, and redistributes the money to the states in block grants to operate their health care programs.
 - The premium tax credits, CSRs, and Medicaid expansion are all intended to help people afford their health care.
 - The funding included in Graham-Cassidy would expire in 2026 without additional Congressional action.
- Graham-Cassidy also allows states to opt out of important protections that exist to protect people with chronic conditions.
 - States could waive community rating, which ensures that everyone pays the same premium, regardless of health status.
 - States could waive the essential health benefits requirements.
- In states that waive these requirements, people with chronic conditions may:
 - Pay higher premiums
 - Have greater difficulty finding plans that cover all of their needed medicines and services
 - Have no limit to their out-of-pocket expenses
 - Be subject to lifetime and annual limits on their coverage

- **Graham-Cassidy contains the same harmful cuts to the Medicaid program as previous ACA repeal bills. These proposed cuts to Medicaid will harm the nation's poorest and sickest populations.**
 - By Congress reducing hundreds of billions of dollars in Medicaid payments to the states, states could cut enrollment, limit benefits, or reduce payment rates to providers and plans.
 - This could mean that fewer low-income patients have access to health insurance through Medicaid or to additional benefits offered by Medicaid.

What about bipartisan efforts?

- While the Senate considers Graham-Cassidy, there is a better option: a bipartisan stabilization effort being led by Senators Lamar Alexander (R-TN) and Patty Murray (D-WA), who have held a series of hearings to explore options to stabilize the existing markets.
- The NHC has released a set of proposals for Congress to consider as a way forward. The proposals are:
 - Assure Funding for Cost Sharing Reductions
 - Establish a Stability Fund
 - Support Navigator Programs
 - Maintain Financial Assistance
 - Strengthen Outreach
 - Monitor and Address Bare or Limited-Choice Counties
- More detail on these proposals can be found [here](#).