

Rather than build on the Affordable Care Act’s (ACA) historic progress, the new Congress is insistent on repealing the law without a guaranteed, comprehensive replacement, jeopardizing the health care of millions. President Trump has promised that he has a replacement that will provide “insurance for everybody,” and congressional leaders have promised that they will “leave no one worse off.”¹ Despite the rhetoric, they have yet to produce a meaningful alternative that demonstrably protects the health care lifeline upon which millions of people depend.

If Congress and the Administration are serious about protecting the coverage and benefit gains achieved thus far, their proposed plans should be judged against what the ACA accomplished when they took full control of the U.S. government. A replacement plan should be acceptable only if it will:

For more information on how to judge plans, see our report at: <http://familiesusa.org/product/eight-ways-judge-republican-aca-replacement-plans>.

Checklist for Affordable Care Act (ACA) Replacement Plans

	YES	NO
Preserve the coverage gains made to date and further decrease the number of people in this country without health insurance.		
Ensure that health coverage is at least as comprehensive as what people have under the ACA.		
Ensure that premiums and cost-sharing—like deductibles and copays—are at least as affordable as those under the ACA.		
Ensure that the Medicaid and CHIP safety net continue to provide affordable, comprehensive health coverage for all low-income families who are entitled to it under current eligibility standards.		
Protect people with pre-existing health conditions at all times from discrimination by insurers.		
Prevent insurers from discriminating against women and older people.		
Ensure people have adequate assistance enrolling in and using their health coverage.		
Ensure efforts to rein in health care spending tackle true drivers of health care spending, improve care quality, and never simply shift costs to consumers.		

Endnotes

¹Robert Costa and Amy Goldstein, “*Trump vows insurance for everybody in Obamacare replacement plan*,” Washington Post (January 15, 2017), available online at https://www.washingtonpost.com/politics/trump-vows-insurance-for-everybody-in-obamacare-replacement-plan/2017/01/15/5f2b1e18-db5d-11e6-ad42-f3375f271c9c_story.html?utm_term=.3c86c69209dd and Craig Gilbert, *Paul Ryan: Obamacare phaseout will leave ‘no one worse off’*, USA Today (Dec. 5, 2017), available online at <http://www.usatoday.com/story/news/politics/2016/12/05/paul-ryan-obamacare-phaseout-leave-no-one-worse-off/95002488/>

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