A COMPARISON OF THE HOUSE AND SENATE HEALTH BILLS, CURRENT LAW

CONCERN	HOUSE BILL	SENATE BILL	CHANGE FROM HOUSE BILL	SENATE BILL COMPARED TO CURRENT LAW
Increases the Number of Uninsured Americans	✓	✓	Changes to a premium and income-based tax credit starting in 2020*; phases out Medicaid expansion	Increases the uninsured by millions by cutting Medicaid and premium tax credits
Increases 2018 Premiums*	✓	✓	No change in repeal of individual mandate	Increases premiums by up to 20 percent
Increases Premiums* for Older Adults	✓	✓	No change in policy to allow older people to be charged more (5:1)	Raises premiums for people over age 60 by more than 20 percent and lowers their tax credit
Increases Premiums* for People in High-Cost Areas	✓	✓	Replaces flat tax credit with a credit based on local premiums	Raises net premiums by reducing tax credits across the board and rolling back eligibility for middle-income Americans
Increases Deductible and Out-of-Pocket Costs*	✓	✓	Links tax credits to less protective plans with higher cost sharing	Increases average out-of-pocket costs by reducing the generosity of plans and repealing cost sharing subsidies
Limits Protections for People with Pre-existing Conditions	✓	✓	Replaces House waivers with significant broadening of State Innovation Waivers with $2 billion in incentives	Allows states to reduce benefits and remove limits on annual out-of-pocket costs, affecting people with pre-existing conditions
Reduces Access to Health Care for Women	✓	✓	No change: Defunds Planned Parenthood	Limits services for 2.4 million who use these clinics
Ends the Medicaid Expansion	✓	✓	Phases out federal payments by 2023 rather than ending in 2020	Causes 12 million Americans to lose coverage when fully implemented
Caps Federal Medicaid Payments	✓	✓	Lowers growth of federal caps starting in 2025 and makes other changes	Ends federal financial partnership in Medicaid; limits would increase state costs and/or reduce benefits and coverage
Reduces Health Benefits for People with Opioid Addiction	✓	✓	In addition to Medicaid changes, allows payment for up to ninety days of institutional care and provides $2 billion in grant funding	Cuts treatment spending by a large fraction of the $183 billion provided under current law
Reduces Support for Rural Providers	✓	✓	Delays but does not change the ultimate deep Medicaid cuts	Reduces slim rural hospital margins, potentially causing some to close
Increases Costs for People with Medicare and Employer Coverage	✓	✓	No change	Bankrupts Medicare Trust Fund two years earlier; increases Medicare Part B and employer-based premiums
Repeals Taxes for High-Income Americans	✓	✓	No change	Provides each millionaire with thousands in tax breaks
Repeals Taxes for Drug and Insurance Companies	✓	✓	Delays effective date of drug fee repeal by one year	Provides over $170 billion in ten-year tax breaks to industries with over 20 percent of the highest-paid CEOs

For more read "Is There a "Heart"? A Comparison of the House and Senate Health Bills" at tcf.org.

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