



## The Impact of the American Health Care Act (Trumpcare)

### Original Bill

1. The Congressional Budget Office estimated that the original bill would cause **24 million people** to lose health coverage.
2. The bill will effectively force states to **end Medicaid expansion** by cutting federal funding.
3. Per-capita caps to Medicaid funding will **shift costs to the states**, leading to state budget shortfalls that will force states to cut Medicaid eligibility and benefits.
4. The bill will **cut the tax benefits** that help moderate-income families afford coverage. Analysis shows that under this bill, they could pay thousands more.
5. **Premiums and out-of-pocket costs** like copays and deductibles will rise, especially for older adults, because the bill allows insurance companies to charge higher premiums than under the Affordable Care Act.
6. The bill provides **health savings accounts**, which benefit the rich more than middle- or low-income Americans. When many families can't afford to contribute to a health savings account, they simply provide a tax break for the rich.
7. Cuts to Medicaid and tax credits for low- and middle-income people under this bill make it possible to **cut taxes for the rich**, insurance companies, and insurance CEOs.

### Current Amendments

1. An amendment ends protections for people with **pre-existing conditions**. States could waive the "community rating" rules that prevent insurers from charging people more for coverage based on their health. People with pre-existing conditions could be charged much higher, unaffordable premiums.
2. The amendment would also allow states to waive the requirement that all insurance plans provide "**essential health benefits**" such as maternity care, mental health treatment, and substance abuse treatment.
3. In states where essential health benefits are waived, insurers could once again impose **lifetime and annual limits** on coverage, which were banned under the Affordable Care Act, but only for services classified as essential health benefits.
4. The amendment exempts legislators and their staff from these waivers—which means they're **keeping protections for members of Congress** that they're denying others.



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