

## Republican Substitute Highlights Successes of H.R. 3200

### *High Risk Pool*

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#### *Where H.R. 3200 Offers*

- The President proposes a high risk pool as an interim measure for those who suffer from discrimination in the insurance market before our insurance reforms go into effect in 2013.
- H.R. 3200 outlaws insurance discrimination based on pre-existing conditions or other forms of medical underwriting – or rating discrimination – starting in 2013, when such a pool is no longer necessary.

#### *Republican Substitute Offers*

- The Republican substitute's need for a permanent risk pool underlines the flaws in their proposal – that insurers will be free to continue with the discriminatory practices.
  - The Republican substitute allows those practices to continue – and need ineffective measures like a permanent risk pool as a band-aid for the millions unlucky enough to be sick and suffer from the consequences.
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## Republican Substitute Highlights Successes of H.R. 3200

### *Insurance Regulation*

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#### *Where H.R. 3200 Offers*

- Protection from pre-existing condition exclusions, premium rating on health status, inadequate insurance coverage
- Limits out-of-pocket exposure to medical costs
- Genuine competition on price and quality of health insurance
- Continuation of the state's strong role in regulating insurance in the state

#### *Republican Substitute Offers*

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- Continued exposure to health underwriting, arbitrary claims denials, and discrimination against sick enrollees
  - Unlimited exposure to exorbitant medical costs
  - A race to the bottom, where states with the least protective laws set the rules for all plans nationally
  - Constituents in your state may not benefit from the consumer protections and regulatory reforms implemented by your state
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## Republican Substitute Highlights Successes of H.R. 3200

### *Coverage*

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#### *Where H.R. 3200 Offers*

- Covers about 35 million additional Americans
- Improves Medicaid and maintains the strong employment-base for coverage in this country
- Improves Medicare and ensures its sustainability in the future

#### *Republican Substitute Offers*

- Unclear coverage improvements
  - No improvements in Medicaid and an unclear impact on employer coverage
  - Does nothing to improve Medicare
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## Republican Substitute Highlights Successes of H.R. 3200

### *Medicare and Seniors Issues*

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#### *Where H.R. 3200 Offers*

#### *Republican Substitute Offers*

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| <ul style="list-style-type: none"><li>• Closes the doughnut hole for Medicare beneficiaries and incorporates industry discount</li></ul> | <ul style="list-style-type: none"><li>• Continuation of the doughnut hole created in the original Republican Part D drug bill</li></ul>                         |
| <ul style="list-style-type: none"><li>• A long-term fix to the physician payment problem in Medicare</li></ul>                           | <ul style="list-style-type: none"><li>• A 21% fee cut for Medicare physicians in 2010 – cuts that threaten physician participation and access to care</li></ul> |
| <ul style="list-style-type: none"><li>• Elimination of cost-sharing on preventive services</li></ul>                                     | <ul style="list-style-type: none"><li>• No new prevention in Medicare</li></ul>   |
| <ul style="list-style-type: none"><li>• Protecting Medicare for the future by extending its solvency for 5 years</li></ul>               | <ul style="list-style-type: none"><li>• Continues the status quo - rising costs for taxpayers and beneficiaries</li></ul>                                       |
| <ul style="list-style-type: none"><li>• Makes Medicare more affordable for low-income beneficiaries</li></ul>                            | <ul style="list-style-type: none"><li>• Nothing</li></ul>   |
| <ul style="list-style-type: none"><li>• 2:1 age rating bands to provide protection to older Americans seeking health insurance</li></ul> | <ul style="list-style-type: none"><li>• Unlimited increased premiums on the basis of age</li></ul>  |
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## Republican Substitute Highlights Successes of H.R. 3200

### *Program Integrity – Fighting Waste, Fraud, and Abuse*

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#### *Where H.R. 3200 Offers*

#### *Republican Substitute Offers*

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| <ul style="list-style-type: none"><li>• \$1 billion in increased funding for the Health Care Fraud and Abuse Control Fund</li></ul>   | <ul style="list-style-type: none"><li>• Similar increases in the HCFAC budget.</li></ul> |
| <ul style="list-style-type: none"><li>• Enhanced penalties for entities that commit fraud and abuse</li></ul>   | <ul style="list-style-type: none"><li>• Nothing</li></ul>                                |
| <ul style="list-style-type: none"><li>• Enhanced program and provider protections, including improved provider screening and new requirements for provider compliance program</li></ul> | <ul style="list-style-type: none"><li>• Nothing</li></ul>                                |
| <ul style="list-style-type: none"><li>• New provisions to provide HHS and law enforcement authorities with access to data needed to fight waste, fraud, and abuse.</li></ul>            | <ul style="list-style-type: none"><li>• Nothing</li></ul>                                |
| <ul style="list-style-type: none"><li>• Over \$1 billion in scored CBO savings from fighting waste, fraud, and abuse</li></ul>  | <ul style="list-style-type: none"><li>• No CBO scoreable savings.</li></ul>              |
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## Republican Substitute Highlights Successes of H.R. 3200

### *Public Health*

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#### *Where H.R. 3200 Offers*

- Guarantees \$12 billion over 5 years in mandatory spending for community health centers
- Expands the health workforce to address current and future needs
- Expands the National Health Service Corps to place providers in underserved communities
- Establishes the Prevention and Wellness Trust to deliver evidence-based community and clinical prevention and wellness activities
- Creates a new quality infrastructure to address problems like health care associated infections
- Commits \$33.9 billion in mandatory funding for a Public Health Investment Fund to ensure that public health is adequately resourced

#### *Republican Substitute Offers*

- Guarantees no money, only authorizes new spending for community health centers
  - Nothing
  - Nothing
  - Grants for employer-based programs for health promotion or disease prevention. Tax deductions for things such as exercise equipment, health clubs, supplements, etc.
  - Secretary will submit proposals to Congress
  - Discretionary spending only
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## Republican Substitute Highlights Successes of H.R. 3200

### *Medical Malpractice*

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#### *Where H.R. 3200 Offers*

- H.R. 3200 establishes a voluntary state incentive grants program designed to encourage states to develop and implement alternatives to traditional medical malpractice litigation.

#### *Republican Substitute Offers*

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- The Republican substitute caps damages that a person injured by medical malpractice can receive, bars punitive damages against those that act recklessly, bars punitive damages with regard to injuries from FDA approved products, and preempts State consumer protection and medical liability laws.
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