



March 2019

Protecting Pre-existing Conditions & Making Health Care More Affordable Act of 2019

From day one, the House Democratic Majority has been fighting against the Republican war on affordable health care and people with pre-existing conditions by working to advance new legislation to lower health costs and prescription drug prices for all Americans.

*On the first day of the 116th Congress, House Democrats voted to throw the full legal weight of the House of Representatives against Republicans' Texas v. U.S. lawsuit to repeal protections for people with pre-existing conditions and every other benefit and protection the Affordable Care Act provides. House Democrats are continuing to develop and advance bold legislation to lower out-of-control prescription drug prices. And with the **Protecting Pre-Existing Conditions & Making Health Care More Affordable Act of 2019**, House Democrats are taking another step forward to deliver on our promise to reverse the GOP's health care sabotage and update and improve the Affordable Care Act. This legislation:*

Lowers health insurance premiums with strengthened and expanded affordability assistance

- Strengthens tax credits in the Marketplace to lower Americans' health insurance premiums and allows more middle-class individuals and families to qualify for subsidies;
- Ensures that families who don't have an offer of affordable coverage from an employer can still qualify for subsidies in the Marketplace; and,
- Provides funding for reinsurance, to help with high cost claims, improve Marketplace stability, and prevent the Trump Administration's sabotage from raising premiums.

Strengthens protections for people with pre-existing conditions

- Curtails the Trump Administration's efforts to give states waivers to undermine protections for people with pre-existing conditions and weaken standards for essential health benefits, which would leave consumers with less comprehensive plans that do not cover needed services, such as prescription drugs, maternity care, and substance use disorder treatment.

Stops insurance companies from selling junk health insurance plans

- Stops the Trump Administration's efforts to push Americans into junk health insurance plans that do not provide coverage for essential medical treatments and drugs, and that are allowed to discriminate against people with pre-existing medical conditions.

Reverses the GOP's health care sabotage that has needlessly driven up premiums and uninsured rates, and empowers states to innovate and invest in enrolling more people in affordable health coverage

- Reverses the Trump Administration's sabotage by requiring open enrollment outreach, education, and funding for navigators;
- Invests in state efforts to conduct outreach to increase enrollment, educate consumers of their rights, and help individuals navigate the health insurance system;
- Empowers states to implement new approaches to increasing enrollment and allows states to set up their own Marketplaces; and
- Holds the Administration accountable for its use of federal dollars dedicated to increasing enrollment, outreach and running the federal exchange.