

PROTECT OUR CARE

Lower Costs, Better Care: How Democrats' Health Bill Will Benefit Montanans

House Democrats are taking concrete steps to reduce health care costs and improve care for millions, including those with health insurance through their employers, by introducing the *Protecting Pre-Existing Conditions And Making Health Care More Affordable Act of 2019*. By putting an upper limit on how much insurance can cost a family, expanding the number of middle class families who can get financial support, and other cost reduction programs, millions of Americans will see their premiums reduced.

The bill's extended eligibility for tax credits and reinsurance programs would cut premiums for ACA plans sold on the individual market, reducing premiums or deductibles for [13 million](#) with current individual market coverage, including 49,000 in Montana, and creating lower cost options for [12 million](#) uninsured people eligible for coverage, including 44,470 in Montana, through the marketplace.

How Montana Families Would Benefit From House Democrats' Plan:

Those who purchase health care in the marketplaces because they depend on the ACA for care or because their employer-sponsored plan is too expensive, could see the following savings:

A typical Montana **family of four making \$50,000** would **pay \$165 rather than \$271 per month for benchmark coverage** on a commonly purchased silver plan. Thanks to (existing) cost sharing assistance, the plans available to them have deductibles averaging about \$850.

A typical Montana **family of four making \$75,000** would see their **premiums fall by \$178 per month**. That would cut their premium for benchmark coverage by 29 percent, from \$613 to \$435 a month.

A typical Montana **family of four making \$110,000** would see their **premiums fall by \$1,015 per month**. That would cut their premium for benchmark coverage by 57 percent, from \$1,794 to \$779 a month.

A typical **60-year-old in Montana making \$50,000** would see their **premiums fall by \$838 per month**. That would cut their premium for benchmark coverage by 70 percent, from \$1,192 to \$354 a month.

How The Plan Works:

Lower Health Care Costs. The House bill would reduce health care premiums and deductibles, expand eligibility for financial assistance that helps consumers afford coverage, and expand access to affordable health care by guaranteeing affordable care options.

- **Coverage for less than ten percent of your income.** Under the bill, nearly all Americans, including those with coverage through their employer, would be guaranteed an option to purchase health care for less than 10 percent of their income. The bill would let people with employer coverage whose premiums [exceed 9.86 percent](#) of their income to instead purchase individual market coverage with financial assistance.

- **Financial assistance for more people.** For the first time, premium tax credits would be made available to more middle class Americans buying coverage through the ACA, including those with incomes above 400 percent of the federal poverty line or roughly \$100,400 for a family of four.
- **Lowering premiums.** By creating a national reinsurance program the House legislation would help further reduce premiums.

Better Care For More People. The bill would restrict insurance companies' ability to sell plans that gut circumvent important consumer protections. By helping to lower costs, the House bill would also expand access to comprehensive, affordable care for even more people.

- **Lowering premiums for more than 49,000 Montanans and making lower-cost options available to as many as 44,470 Montanans.** In all, the bill's extended tax credits, reinsurance programs and premium assistance would cut premiums for all ACA-compliant plans sold on the individual market, reducing premiums or deductibles for [13 million](#) with individual market coverage and creating lower cost options for [12 million](#) uninsured people eligible for coverage through the marketplace.
- **Protecting 425,900 Montanans with pre-existing conditions.** The legislation would stop the Trump administration's plans to allow insurance companies to sell junk plans that deny people with pre-existing conditions coverage or charge them more.
- **Guaranteeing that insurance companies cover basic health services.** The bill would reverse the Trump administration's junk plans that do not require insurance companies to cover essential health benefits, such as prescription drug coverage, hospital care, and maternity coverage. Among junk plans offered in Montana, 100 percent exclude mental health coverage, 100 percent exclude substance use treatment, 100 percent exclude prescription drugs, and *all* exclude maternity care.
- **Taking power away from insurance companies and gives it back to patients.** While the Trump administration gives insurance companies the power to flood the market with junk plans and rewards them with massive tax breaks, this bill reinstates important protections for American consumers, giving power back to patients.

End Sabotage. Since taking office, the Trump administration has [worked relentlessly to sabotage](#) Americans' health care, expanding access to junk plans that allow insurance companies to deny coverage to patients with pre-existing conditions and slashing funding to help people sign up for comprehensive, affordable care.

- **Restoring funding for education.** The House bill would restore marketing funding for health care sold through the marketplace, which the Trump administration has cut by [90 percent](#) since taking office.
- **Restoring funding for groups that help people sign up for coverage.** Funding for health navigator groups that help people sign up for comprehensive care would also be restored. This would restore funding for Montana groups, the funding of which has been [completely eliminated](#) since 2016.