



## How the Republican Plan Helps You

House Republicans are committed to giving every American access to health care. While far from exhaustive, below are a few ways Republican proposals will help American families.

Republicans will help **make health care affordable** by:

- Eliminating waste, fraud, and abuse in our nation's entitlement programs.
- Fixing medical liability rules that line the pockets of trial lawyers at the expense of patients and doctors.
- Giving incentives for states to redesign insurance laws to make health care coverage more affordable for their residents.
- Providing small businesses options to provide health care coverage for employees and families.
- Cutting regulations so insurance companies compete for your business and you can shop around for the best coverage and price.
- Focusing on prevention and wellness programs to help prevent costly procedures after you get sick.
- Fixing flawed government payment policies such as the Medicare physician payment formula, which shifts costs from government programs to private insurance.
- Increasing transparency to improve patients' access to the best health care information available.

Republicans will **help small businesses cover their employees** by:

- Providing relief to small business through new pooling opportunities that encourage more small businesses to offer quality health coverage.
- Providing tax credits to help small businesses cover the administrative costs of establishing and maintaining health coverage.

Republicans will **help individuals receive health care coverage** if their employer doesn't offer it by:

- Providing a refundable, advanceable tax credit for those with modest incomes.
- Allowing for tax deductions to offset the cost of purchasing individual insurance.

Republicans will **help people with pre-existing conditions** by:

- Creating a new Universal Access Program that allows the federal government to partner with states to improve programs that guarantee access to affordable coverage for those with pre-existing conditions

Republicans will **help make long term care affordable** by:

- Encouraging more Americans to buy private long term care insurance at an earlier age by permitting individuals to use flexible spending accounts (FSAs) and cafeteria plan funds to purchase long term care insurance and allowing some premiums to be tax deductible.
- Expanding home and community-based care options, rather than just institutional care.