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NAHU Statement on the American Health Care Act

Washington, D.C. — The National Association of Health Underwriters (NAHU) issued the following statement today on the American Health Care Act (AHCA) released last night by the House Republican Leadership:

“We are pleased that the new plan to repeal and replace the Affordable Care Act (ACA) does not include a tax on American workers' employer-sponsored health insurance,” stated NAHU CEO Janet Trautwein. “Employer-sponsored coverage has worked for Americans for decades, and preserving this coverage and the continuation of the employer-sponsored tax exclusion will allow working Americans to receive high-quality coverage at the lowest cost.

“The proposal maintains many of the key provisions in the ACA that that provided important consumer benefits – such as guaranteed issue coverage, coverage of pre-existing conditions and keeping children on the parents' policies until age 26 – while making changes that could help bring down health insurance costs and increase options for consumers.

“AHCA also enhances consumer options under Health Savings Accounts and includes other important market-stabilization provisions including the creation of the Patient and State Stability Fund, creating strong incentives for continuous coverage, allowing tax credits to be used for catastrophic coverage, expanding age rating bands and eliminating the Health Insurance Tax.

“While we are disappointed that the AHCA does not permanently repeal the ACA's 'Cadillac tax' on high-cost health plans, we are pleased that it will be delayed until 2025. This levy does nothing to rein in actual healthcare costs, the true driver of the cost of coverage. We look forward to working with Congress to address real cost drivers and more appropriate funding sources for important provisions of the new law.

“As further changes are considered, NAHU believes it will be critical to carefully consider the impact on health insurance markets. While AHCA is under consideration and while Congress looks at other areas that would be a part of an overall replacement plan, it will be important that a coordinated effort is made with the Trump Administration to ensure continuous market stability.

“We look forward to continuing our dialogue with members of Congress and the Administration on the implementation of health reforms that reduce costs and encourage competition. Our goal is to help all Americans receive the coverage they deserve at a price they can afford. By working together, we can ensure this happens.”

The National Association of Health Underwriters represents 100,000 professional health insurance agents and brokers who provide insurance for millions of Americans. NAHU is headquartered in Washington, D.C. For more information, visit www.nahu.org.

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