



WHAT YOU NEED TO KNOW ABOUT THE AMERICAN HEALTH CARE ACT

What the AHCA does:

- The AHCA is designed to lower premiums for all Americans, including the millions who have felt the financial burden of the *Affordable Care Act*.
- **Maintains critical protections for those with pre-existing conditions** and patients cannot be denied coverage due to pre-existing conditions. I additionally co-sponsored an amendment to further strengthen these protections.
- Upholds the current provision allowing individuals to remain covered under their parents' healthcare plans up to the age of 26.
- Does not limit lifetime insurance coverage.
- Ensures a smooth transition to a system that grants those without coverage a **monthly healthcare credit to purchase coverage** from an expanded set of affordable insurance options.
- **Repeals taxes** that drove up premiums and restricted choices for millions of Americans.
- Empowers small businesses and relieves individuals by **eliminating the individual and employer mandate penalties**.
- The House unanimously passed legislation to ensure that **Members of Congress and their staff are not exempt from the AHCA**.

Bill Breakdown:

- The AHCA **DOES NOT** kick people off of coverage. It *will* end the *Affordable Care Act's* individual mandate, which currently requires every American to purchase coverage or pay a tax penalty. By eliminating the individual mandate, the AHCA restores the freedom of healthy individuals to make a decision of whether or not to keep coverage without facing financial retribution.
- The AHCA **DOES NOT** price individuals with pre-existing conditions out of the market. The AHCA restores power to the states by allowing them to obtain a waiver from certain regulations; however, no state may obtain a waiver for health status unless it has taken efforts to protect those who might be affected, and the waiver does *not* apply to individuals with employer-provided or government coverage (such as Medicare, Medicaid, Tricare, VA benefits and others). I co-sponsored an amendment that was incorporated into the bill that helps to lower costs for those with pre-existing conditions.
- The AHCA **DOES NOT** restrict coverage or access to care for women. The bill upholds current law making it illegal for insurance companies to charge different premiums based on gender. The AHCA also funds Federally Qualified Health Care Service sites, which provide more options for care, including services specifically for women.
- The AHCA **DOES NOT** disrupt Medi-Cal coverage. Californians currently receiving subsidies through Medi-Cal will continue to receive these benefits as long as they meet eligibility requirements and maintain continuous coverage.
- The AHCA **DOES NOT** put the cost burden on the backs of seniors. Under this bill, an older American may *choose* to pay a higher premium for more coverage and a lower deductible.

We still have work to do to ensure that the issues affecting the Valley are addressed. As coverage in the Central Valley has expanded, we have unfortunately seen access to care and providers increasingly limited. We need to **ensure equitable coverage** by assessing the best methods for reimbursing physicians in rural or medically underserved areas to attract and retain these care providers to attend to the growing Medicaid community. We also need to **put an end to the doctor shortage**, which has put a devastating strain on the delivery of services and care to the detriment of our families. We can **incentivize care providers** to remain in high-Medicaid areas by expanding and extending medical residency programs in regions like ours. I remain committed to fighting for legislative and administrative solutions to the issues that are plaguing the Central Valley.

For More Information:

- Head to the healthcare page on my website (denham.house.gov/constituent-services/healthcare.htm) to learn more and see what I'm doing to address the Central Valley's access issues.
- [ReadTheBill.gop](#): read additional bill summary, full bill text and access a "Frequently Asked Questions" section. You may also sign up to receive email updates.

Committees of jurisdiction:

- House Committee on Ways and Means: <https://waysandmeans.house.gov/american-health-care-act/>
- House Committee on Energy and Commerce: <https://energycommerce.house.gov/news-center/press-releases/energy-and-commerce-republicans-release-legislation-repeal-and-replace>