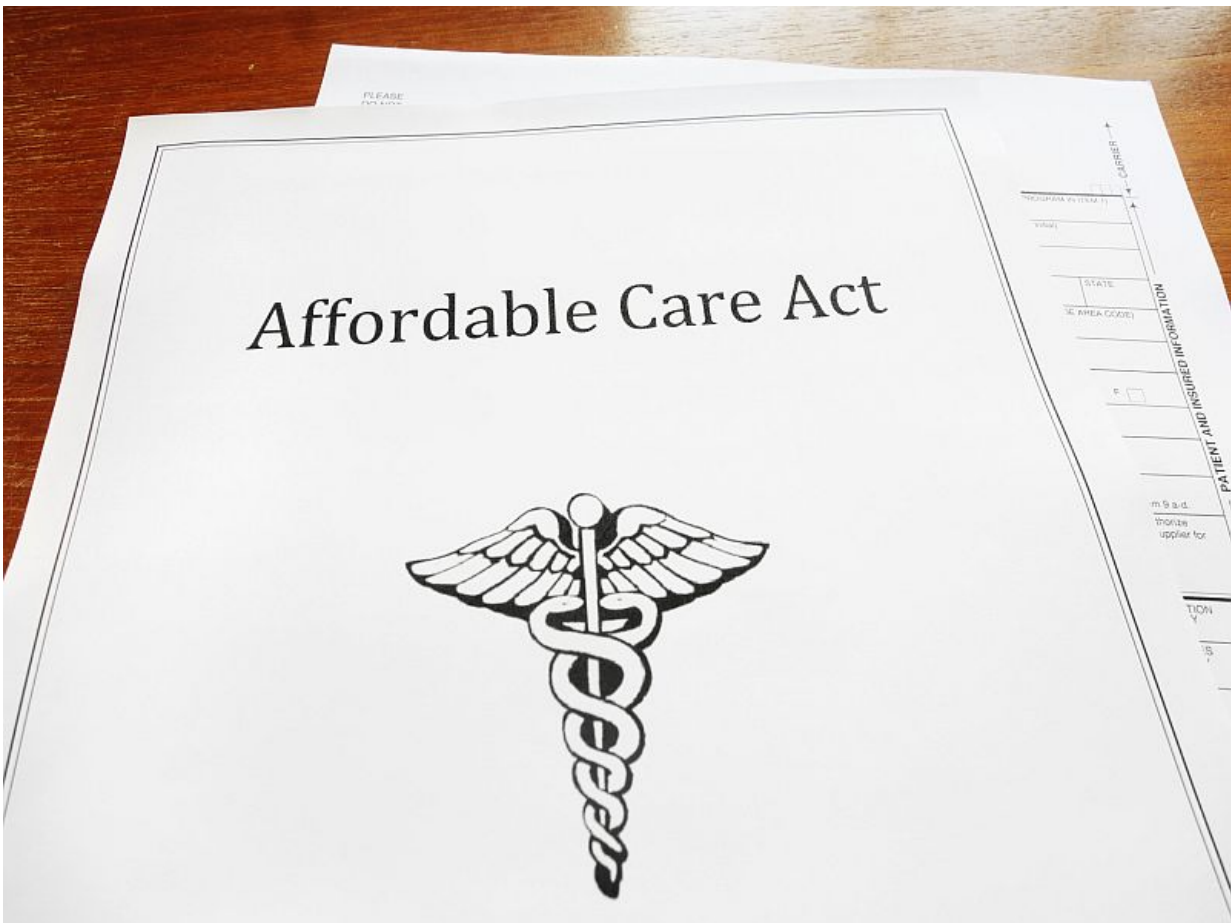


Two republican senators to unveil Obamacare alternative

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(HealthDay)—Two Senate Republicans plan to propose a bill Monday

that they say would serve as a replacement for Obamacare.

In a statement, Sen. Susan Collins of Maine said she and Bill Cassidy of Louisiana would unveil the "Patient Freedom Act of 2017" as an alternative to the Affordable Care Act (ACA).

The controversial health reform law has been the target of Republican ire since President Barack Obama signed the legislation in 2010.

Although details of the two senators' bill have not yet been announced, Collins said it would give more power to the states on [health care policy](#) and increase access to affordable health insurance.

"Some of my colleagues have argued for immediate repeal [of the Affordable Care Act] without any replacement, an option that I reject for it risks leaving millions of vulnerable Americans without affordable health insurance and would undo important consumer protections provided by current law," Collins said.

"Others have proposed repeal with the delayed effective date of two or three years to allow time for the Senate to devise legislation that would provide a better approach to health insurance," she added.

"My concern with the repeal and delay plan is that the Obamacare exchanges, already on very shaky financial grounds, would go into a death spiral as consumers would face uncertainty and insurers would have no basis for pricing their policies," she said.

The exchanges are online marketplaces where consumers can shop for health insurance. But, the health reform law has suffered setbacks due to rising premiums and fewer insurers participating in certain states. Much of the trouble has been traced to too few younger Americans signing up for health coverage—as required by the ACA. Their participation is

vital to offset the expense of offering health coverage to older and sicker Americans.

The stipulation that requires all Americans to have [health insurance](#), or pay a fine in the form of a tax, is called the individual mandate. It's highly unpopular with Republicans—and many other Americans—who view it as unwarranted federal intrusion into people's lives.

Last year, an estimated 6.5 million people paid fines, which are generally deducted from a taxpayer's anticipated refund, according to the *Associated Press*.

"I'm pleased to see a growing consensus among members of both the Senate and the House that we must repair the ACA and provide reforms at nearly the same time that we repeal the law in order to protect families who rely on the program and to give insurers time to transition to a new marketplace that is based on more choices for consumers," Collins said.

It's not clear whether the senators' proposal, which is based on a measure Collins and Cassidy introduced in 2015, would get the support of the GOP leadership, *CNN* reported.

Regardless, President Donald Trump wasted no time putting pressure on Congress to move ahead with the repeal effort. Shortly after he assumed the presidency on Friday, he issued an executive order that allows federal agencies the freedom to delay or ignore parts of Obamacare that are said to burden individuals, insurers, [health care providers](#) and others.

The centerpiece domestic legislation of Obama's presidency, the Affordable Care Act has brought insurance coverage to roughly 20 million people who had not had it before.

And though controversial, the Affordable Care Act has several

provisions that are popular with a majority of Americans. Those provisions include requiring insurance companies to offer coverage to people with pre-existing medical conditions, and allowing children to remain on a parent's plan until age 26.

More information: Visit the [U.S. Department of Health and Human Services](#) for more on the Affordable Care Act.

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