

AFFORDABLE CARE ACT

REPUBLICAN PROVISIONS IN THE HEALTH CARE LAW

- **Allows the purchase of health insurance across state lines.** The law allows health care to be sold across State lines when both States agree and consumer protections are maintained. This ensures that interstate sale of health insurance is not a back-door attempt to disadvantage higher-risk individuals or preempt critical consumer protections.
- **Begins reform of the medical malpractice lawsuit system, also known as “tort reform”.** The law authorizes \$50 million in award grants to states for the development, implementation, and evaluation of alternatives to current tort litigation system. State legislatures have been active in setting medical malpractice policy for their residents, and medical malpractice law has developed in the state courts over decades, through careful consideration of thousands of cases.
- **Allows states to create their own innovative reforms to lower health care costs.** The law gives states the option to seek a “State Innovation Waiver” so that they may pursue their own innovative strategies to ensure that their residents have access to high quality, affordable health insurance. States have the flexibility to improve health care for their citizens in a way that works for them while retaining the basic protections of the Affordable Care Act.
- **Allows individuals and small businesses to pool together to purchase health insurance at lower prices, the same way large corporations and labor unions do.** The law establishes Affordable Insurance Exchanges starting in 2014. If an employer does not offer insurance, individuals will be able to buy it directly in their state’s Affordable Insurance Exchange. An Exchange is a new transparent and competitive state-level insurance marketplace where individuals and small businesses can buy affordable and qualified health benefit plans. Exchanges will offer a choice of health plans that meet certain benefits and cost standards. Starting in 2014, individuals will be able buy health care insurance through the Exchanges. Additionally, Members of Congress and their staff will be required to get their health care insurance through the Exchanges starting in 2014.