

Republicans' Common-Sense Reforms Will LOWER HEALTH CARE COSTS

Americans want a step-by-step, common-sense approach to health care reform, not Speaker Nancy Pelosi's costly, 1,990-page government takeover of our nation's health care system. Republicans' alternative solution focuses on lowering health care premiums for families and small businesses, increasing access to affordable, high-quality care, and promoting healthier lifestyles – without adding to the crushing debt Washington has placed on our children and grandchildren. Following are the key elements of Republicans' alternative plan:

- **Lowering health care premiums.** The GOP plan will lower health care premiums for American families and small businesses, addressing Americans' number-one priority for health care reform.
- **Establishing Universal Access Programs to guarantee access to affordable health care for those with pre-existing conditions.** The GOP plan creates Universal Access Programs that expand and reform high-risk pools and reinsurance programs to guarantee that all Americans, regardless of pre-existing conditions or past illnesses, have access to affordable care – while lowering costs for all Americans.
- **Ending junk lawsuits.** The GOP plan would help end costly junk lawsuits and curb defensive medicine by enacting medical liability reforms modeled after the successful state laws of California and Texas.
- **Prevents insurers from unjustly cancelling a policy.** The GOP plan prohibits an insurer from cancelling a policy unless a person commits fraud or conceals material facts about a health condition.
- **Encouraging Small Business Health Plans.** The GOP plan gives small businesses the power to pool together and offer health care at lower prices, just as corporations and labor unions do.
- **Encouraging innovative state programs.** The GOP plan rewards innovation by providing incentive payments to states that reduce premiums and the number of uninsured.
- **Allowing Americans to buy insurance across state lines.** The GOP plan allows Americans to shop for coverage from coast to coast by allowing Americans living in one state to purchase insurance in another.
- **Promoting healthier lifestyles.** The GOP plan promotes prevention & wellness by giving employers greater flexibility to financially reward employees who adopt healthier lifestyles.
- **Enhancing Health Savings Accounts (HSAs).** The GOP plan creates new incentives to save for current and future health care needs by allowing qualified participants to use HSA funds to pay premiums for high deductible health insurance.
- **Allowing dependents to remain on their parents' policies.** The GOP plan encourages coverage of young adults on their parents' insurance through age 25.

Scorecard: Speaker Pelosi's Government Takeover vs. GOP Common-Sense Solutions

	Speaker Pelosi's Bill	GOP Alternative
Job Losses	Up to 5.5 million	0
Medicare Cuts	\$500 billion	0
Tax Increases	\$729.5 billion	0