

Affordable Care Act (Obama)	American Health Care Act (Trump)
<p>Individual mandate</p> <p>The Affordable Care Act, or A.C.A., requires people who can afford it to obtain health insurance or face tax penalties. This part of the law was meant to keep insurance affordable for those who are older or sick.</p> <p>The Republican bill eliminates the individual mandate, which means that people will not have to pay a penalty if they go without insurance. One possible effect, though, is that healthy people may be less likely to buy insurance, driving up prices for those who need it most, like older people and the sick. To limit this, the plan proposes a “continuous coverage incentive,” which charges people in the individual market a 30 percent penalty for any lapses in health insurance coverage.</p>	<p>Repeal</p>
<p>Employer mandate</p> <p>Under the A.C.A., larger companies must provide affordable insurance to their employees or face financial penalties.</p>	<p>Repeal</p>
<p>Subsidies for out-of-pocket expenses</p> <p>Under the A.C.A., the federal government provides tax credits to help some people pay deductibles and co-payments.</p> <p>Repeals this so-called “cost-sharing subsidy” in 2020.</p>	<p>Repeal</p>
<p>Premium subsidies</p> <p>Under the A.C.A., the federal government provides tax credits to middle-income Americans on a sliding scale according to income, to help offset the cost of premiums and deductibles.</p> <p>Changes the way subsidies will be distributed by using age, instead of income, as a way to calculate how much people will receive. Tax credits will be available in full to individuals earning less than \$75,000 and households earning less than \$150,000, but they will be capped for higher earners. For a person under 30, the subsidy would be \$2,000, and double for people over 60. The bill also expands the type of health plans that qualify for subsidies.</p>	<p>Change</p>
<p>Medicaid expansion</p> <p>Under the A.C.A., more than 30 states expanded Medicaid coverage by raising the eligibility cutoff to 138 percent of the poverty level.</p> <p>Lets states keep Medicaid expansion and allows states that expanded Medicaid to continue getting federal funding as they would have under the A.C.A., until 2020. Federal funding for people who become newly eligible starting in 2020 or who leave the program and come back, however, would be reduced. The bill also propose capping federal funding per enrollee, based on how much each state was spending in fiscal year 2016.</p>	<p>Change</p>
<p>Health savings account</p> <p>Under the current law, in 2017, an individual can put \$3,400 and a family \$6,750 into a tax-free health savings account.</p> <p>Allows people to put substantially more money into their health savings account and lets spouses make additional contributions. The basic limit will be at least \$6,550 for an individual and \$13,100 for a family beginning in 2018.</p>	<p>Change</p>

<p>Restrict charging more for older Americans</p> <p>Under the A.C.A., plans can charge their oldest customers only three times the prices charged to the youngest ones.</p> <p>Allows insurers to charge older customers five times as much as younger ones and gives states the option to set their own ratio.</p>	<p>Change</p>
<p>Dependent coverage until 26</p> <p>Under the A.C.A., children can stay on their parents' insurance policies until age 26.</p>	<p>Keep</p>
<p>Pre-existing conditions policy</p> <p>The A.C.A. requires insurers to cover people regardless of pre-existing medical conditions, and bars the companies from charging more based on a person's health history.</p>	<p>Keep</p>
<p>Essential health benefits</p> <p>Under the A.C.A., all insurers must offer 10 essential health benefits, including maternity care and preventive services.</p>	<p>Keep</p>
<p>Prohibitions on annual and lifetime limits</p> <p>The A.C.A. bars insurers from setting a limit on how much they have to pay to cover someone.</p>	<p>Keep</p>