



February 6, 2017

Support the ObamaCare Replacement Act, S. 222

On behalf of FreedomWorks' activist community, I urge you to contact your senators and ask them to support the ObamaCare Replacement Act, S. 222, introduced by Sen. Rand Paul (R-Ky.). FreedomWorks is supporting this bill because it promotes key aspects of what the health insurance market should look like after ObamaCare is fully repealed.

With the unique moment that Members of Congress have before them, it's important that they not only repeal of ObamaCare but also move the American health care system in a more free market, patient-centered direction. While we are aware of congressional efforts to repeal and replace ObamaCare, the time is now to make it clear what the best path forward looks like.

As currently written, the ObamaCare Replacement Act repeals ObamaCare and its costly regulations and offers reforms that will reduce excess taxation, wasteful spending, return health insurance regulation to the states, and provide more choices for Americans.

It's time we let the doctors take the reins on health care, and lower the cost by expanding the options for patients and providers.

The expansion of health savings accounts (HSAs) is a strong aspect of the bill that would incentive people to save tax-free and help make health care more affordable for the average middle-class American. Under this bill, HSAs would be able to roll over to other beneficiaries including, children, spouses or parents. The HSA could be used to purchase individual health insurance as well, which federal law currently prohibits. HSAs will reform the structure of the failing health care system by allowing Americans to invest in their health and manage it on an individual basis.

The market for which the accounts can be spent would be expanded to include nutritional, dietary supplements, and physical fitness programs to qualify as medical care. Allowing people to use their HSA to pay for preventive care promotes individual liberty and is purely good policy.

Leveling the playing field for tax treatment of health insurance will allow people to have options resulting in lower-priced health care that is better suited for individual needs. This bill would allow Americans to purchase insurance plans independent of their employer, yet this bill does not interfere with employer-provided coverage for Americans that prefer those plans.

The ObamaCare Replacement Act will lessen regulations the Department of Labor has put on group health insurance plans to allow small business to opt into association health plans (AHPs) together. Also, reforming Independent health pools would allow groups of people purchasing power regarding insurance.

This bill will amend the Public Health Service Act to allow groups of people to pool together and purchase insurance. Organizations including churches, alumni associations, and trade associations will have the opportunity to purchase group insurance and negotiate plans.

The AHP aspect of Sen. Paul's bill will also continue to act as a safeguard for those with pre-existing conditions by allowing them to get coverage as a group compared to individuals struggling to get coverage on their own. This bill will restore the HIPAA law in place prior to Obamacare, which protected patients with pre-existing conditions by guaranteeing them coverage. It will also give a two-year window through which patients with pre-existing conditions can sign up for coverage. The goal is to get people affordable health insurance so they can continually maintain coverage and will be covered before they get sick.

The ObamaCare Replacement Act comprises the aspects of reform that are necessary to make health care more accessible and affordable by allowing individuals to make choices regarding their health care and encouraging a more competitive marketplace. Giving people the option of a tax-free savings plan and associating with groups to negotiate prices, gives the power back to the people where it has always belonged.

It's time to put down a marker of what real free-market, patient-centered health insurance reform looks like and begin to repeal ObamaCare with a sense of urgency. For these reasons, I urge you to contact your senators and ask them to support the ObamaCare Replacement Act, S. 222.

Sincerely,

A handwritten signature in black ink, appearing to read 'Adam Brandon', with a stylized flourish at the end.

Adam Brandon
President and CEO, FreedomWorks