



Side-by-Side Summary Comparison of Obamacare Repeal and Replace Legislation

| | Obamacare | Original House GOP Plan | Final House GOP "Waiver" Plan | Draft Senate Bill |
|---|---|---|---|---|
| Individual Mandate | Yes | No | No | No |
| -Continuous Coverage Penalty | Yes | Yes | Yes – But Waivable* | Yes |
| Employer Mandate | Yes | No | No | No |
| Subsidies | Yes | Yes | Yes | Yes |
| | Up to \$47,550 per individual (400% FPL) | Up to \$115,000 per individual | Up to \$115,000 per individual | Up to \$42,300 per individual (Capped at 350% FPL) |
| | Up to \$97,200 per household (400% FPL) | Up to \$290,000 per household | Up to \$290,000 per household | Up to \$86,100 per household (Capped at 350% FPL) |
| Medicaid | | | | |
| - Expansion | Expanded to 138% FPL | Expansion continues in perpetuity, but enhanced match rate phased out after 3 years | Expansion continues in perpetuity, but enhanced match rate phased out after 3 years | Expansion continues in perpetuity, but enhanced match rate phased out after 7 years |
| - Reform | No significant reform | Per Capita Cap Reform Optional Block Grant | Per Capita Cap Reform Optional Block Grant | Per Capita Reform Optional Block Grant |
| Regulations | | | | |
| - Essential Health Benefits (Mandatory coverages such as maternity, mental health, x, y, z) | Yes | No | Yes – But Waivable* | Yes – But Waivable* |
| - Guaranteed Issue (for Pre-Existing) | Required | Required | Required | Required |
| - Community Rating (Able to Set Pricing based on age/health/other factors) | No / Fixed except age rating (3 to 1 ratio) | No / Fixed except age rating (5 to 1 ratio) | No / Fixed except age rating (5 to 1 ratio) – but also waivable | No / Fixed except age rating (5 to 1 ratio) |

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| Verification of Residential Status | Fails to Restrict Illegal Immigrants from Access to Obamacare | Fails to Restrict Illegal Immigrants from Access to AHCA-Care | Fails to Restrict Illegal Immigrants from Access to AHCA-Care | Fails to Restrict Illegal Immigrants from Access to AHCA-Care |
| | | | | |
| Insurance Company Subsidies | Yes – Between \$20-\$30 billion | Yes – up to \$100 billion | Yes – up to \$138 billion | Yes – up to \$112 billion |
| Taxes | Yes | Two Remaining | Two remaining | Two Remaining – with a delay of the Medicare “high income” tax until 2023 |