The background of the slide features a large American flag on the left and a blue-tinted image of the US Capitol dome on the right. The text is overlaid on a dark blue gradient.

Key Findings From Six Statewide Surveys On Health System Reform

June 26, 2017



PUBLIC OPINION STRATEGIES



Methodology:

Public Opinion Strategies conducted six statewide surveys among registered voters in Alaska (N=500), Arkansas (N=400), Colorado (N=500), Nevada (N=500), Ohio (N=600), and Tennessee (N=500) on behalf of the American Medical Association in June 2017.

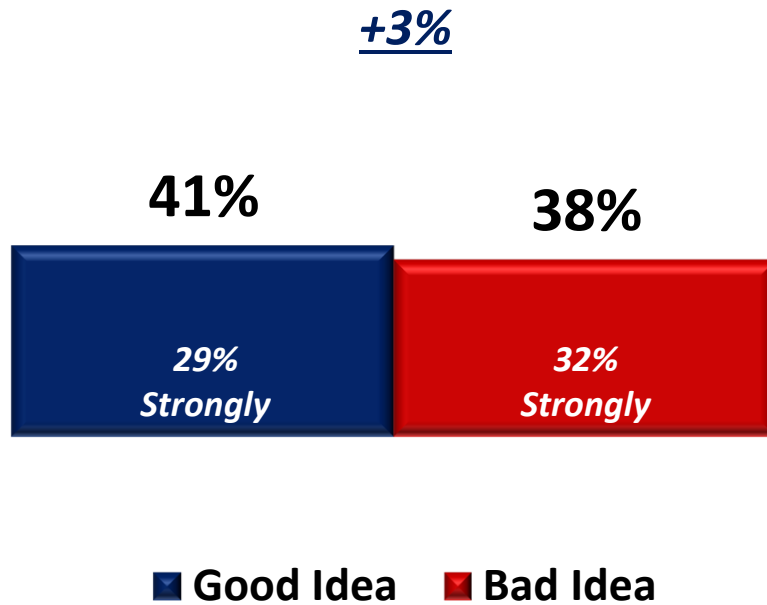
Also referenced in this presentation is data from The NBCWSJ Poll in June 2017. This survey was conducted among N = 900 adults.



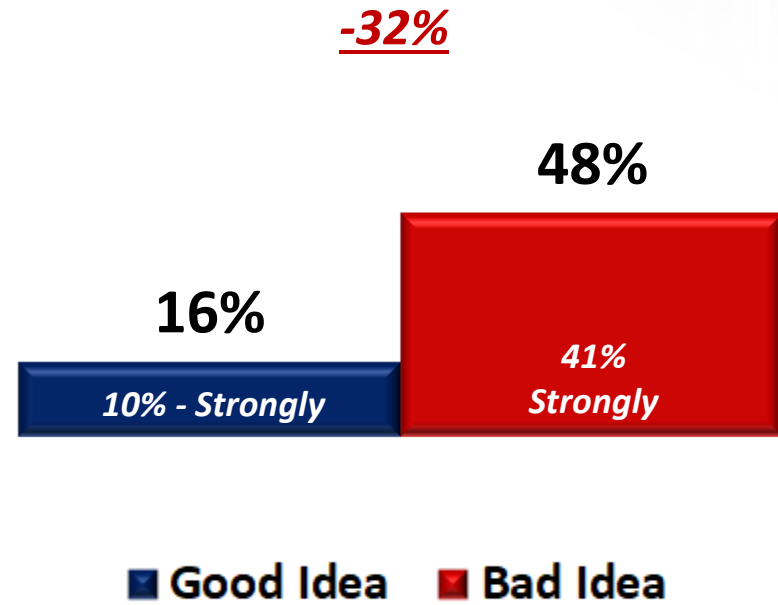
National Data: Perceptions of ACA vs. AHCA

June 2017 NBC-WSJ National Poll

Affordable Care Act



American Health Care Act



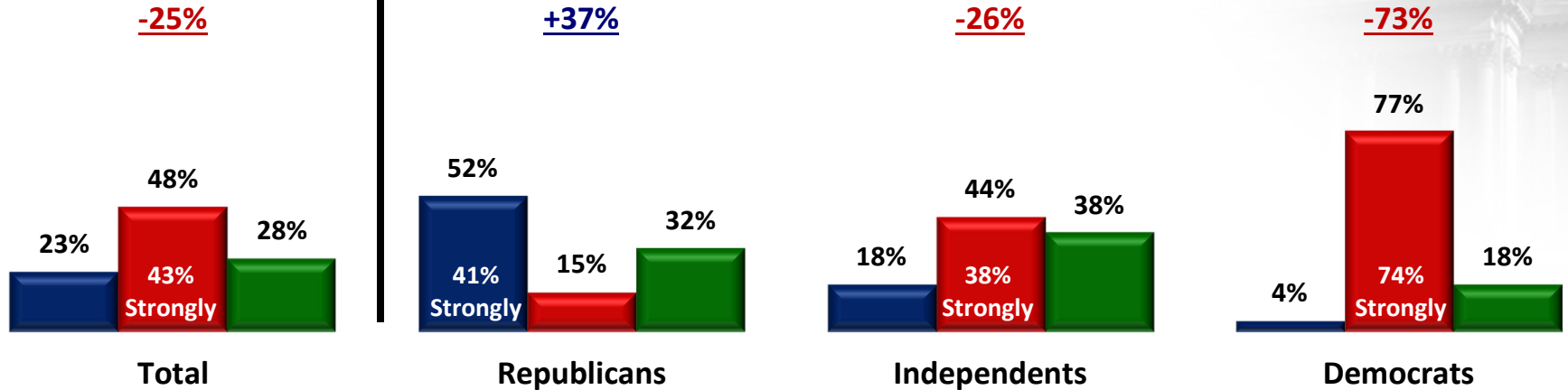
Now as you may know, Barack Obama's health care plan was passed by Congress and signed into law in 2010...From what you have heard about the health care law, do you think it is) – a good idea or a bad idea? If you do not have an opinion either way, please just say so.

Now as you may know, health care legislation was recently passed by the House of Representatives and supported by Donald Trump. From what you have heard about this health care legislation, do you think it is – a good idea or a bad idea?

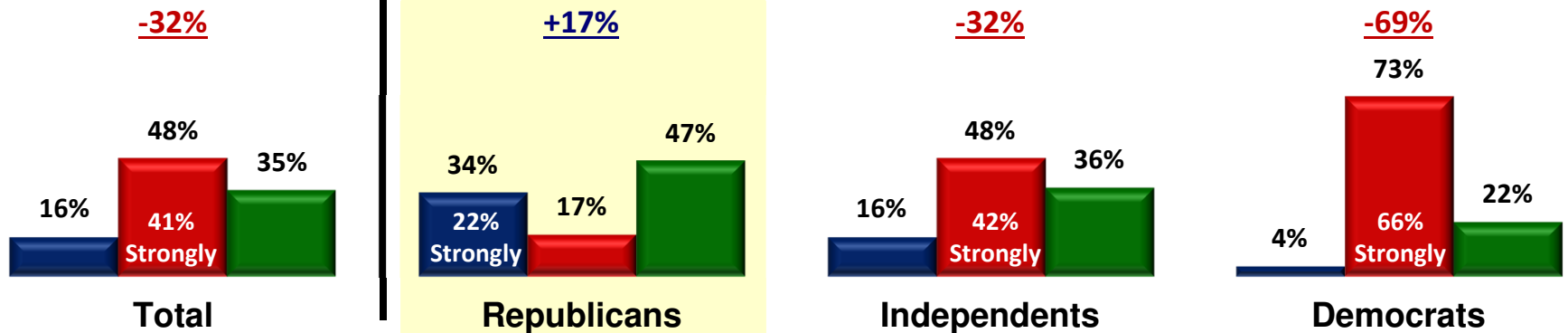
Feelings about the American Health Care Act have slipped even among Republicans.

June 2017 NBC-WSJ National Poll

May 2017



June 2017

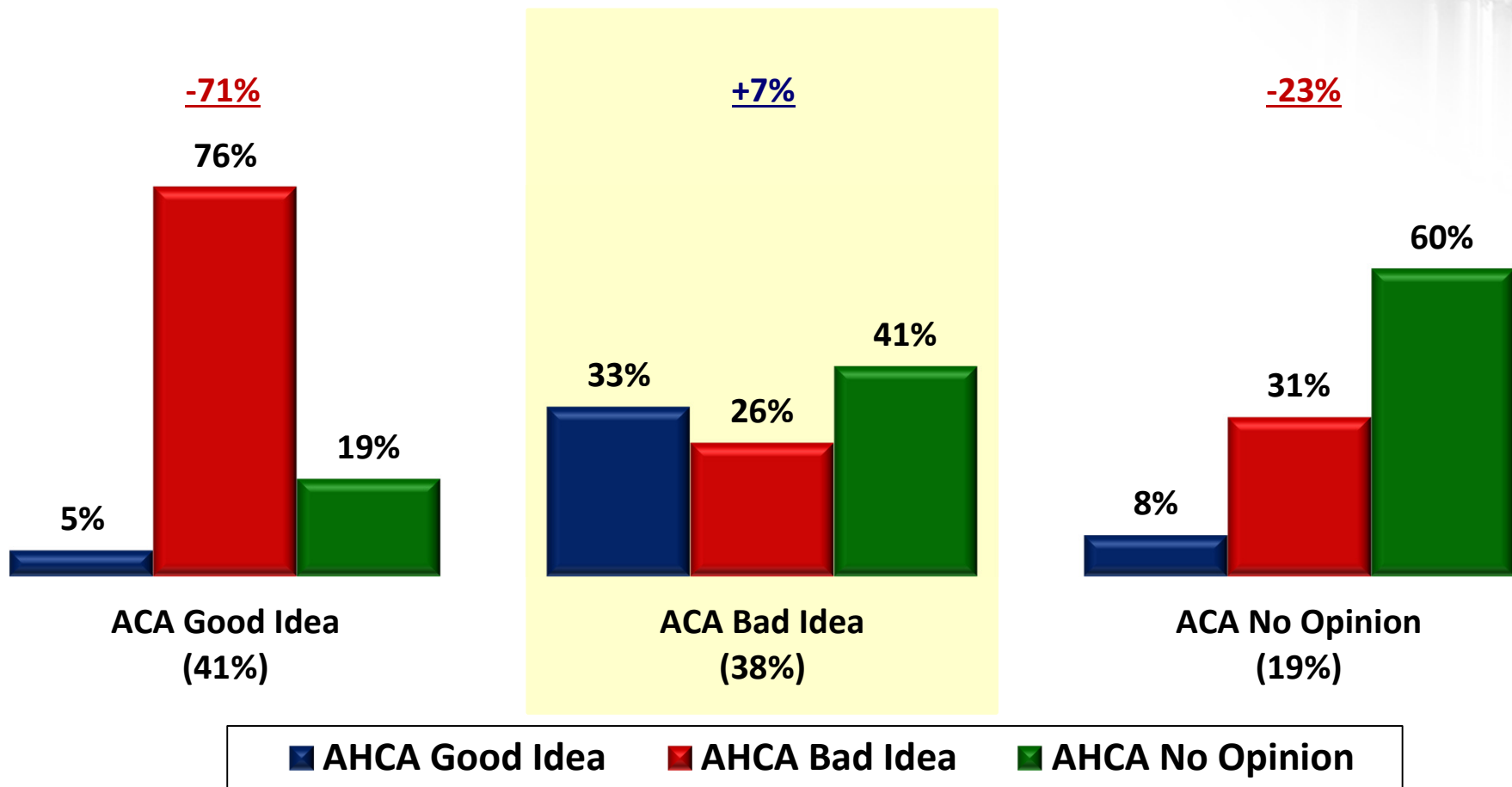


■ Total Good Idea
 ■ Total Bad Idea
 ■ No Opinion



Please note those who say Obamacare is a bad idea are lukewarm to the AHCA.

Attitudes About the AHCA by Opinion of ACA/Obamacare - June 2017 NBC-WSJ National Poll

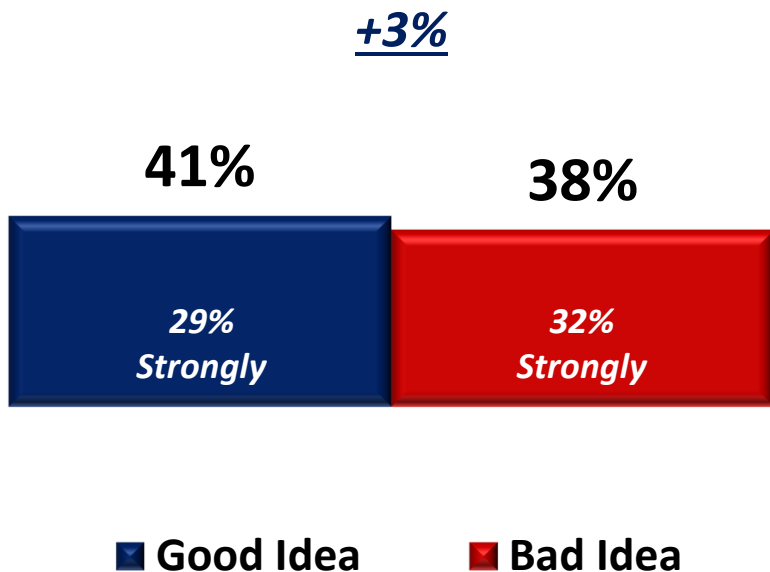


National Data vs State Specific Data: Perceptions of the Affordable Care Act



June 2017 NBC-WSJ National Poll

Affordable Care Act



June 2017 AMA Statewide Surveys

<i>Ranked by Difference (Good Idea - Bad Idea)</i>	Net Difference
Colorado	+11%
Ohio	+11%
Nevada	+8%
Alaska	+1%
Arkansas	-6%
Tennessee	-12%

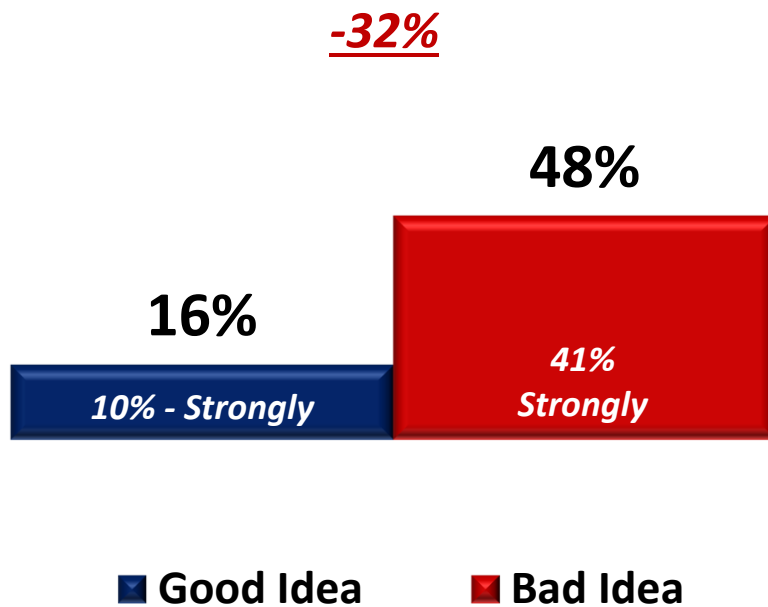
Now as you may know, Barack Obama's health care plan was passed by Congress and signed into law in 2010...From what you have heard about the health care law, do you think it is) – a good idea or a bad idea? If you do not have an opinion either way, please just say so.

National Data vs State Specific Data: Perceptions of the American Health Care Act



June 2017 NBC-WSJ National Poll

American Health Care Act



June 2017 AMA Statewide Surveys

<i>Ranked by Difference (Good Idea - Bad Idea)</i>	Net Difference
Arkansas	-14%
Tennessee	-20%
Alaska	-33%
Nevada	-34%
Ohio	-40%
Colorado	-41%

Now as you may know, health care legislation was recently passed by the House of Representatives and supported by Donald Trump. From what you have heard about this health care legislation, do you think it is – a good idea or a bad idea?

What do voters in the six states say are the main reasons why they believe the AHCA is a **GOOD IDEA**?*

- ✓ Will lower cost of health coverage
- ✓ Repeals Obamacare
- ✓ Obamacare raised costs/made care too expensive
- ✓ Will allow insurance to be sold over state lines
- ✓ More competition
- ✓ Make it more affordable to get/have insurance
- ✓ More choices
- ✓ Health insurance should not be controlled by the government
- ✓ Will get rid of mandates
- ✓ Obamacare unsustainable/failing
- ✓ Will provide more coverage
- ✓ Addresses some of the problems with Obamacare
- ✓ Should not have socialized medicine in our country
- ✓ Should stop taxing people who don't buy into plans
- ✓ Gets rid of "freebies"/handouts
- ✓ Current plan is costing the government too much
- ✓ Will cover pre-existing conditions
- ✓ Gives more control back to the states

*Reasons are in rank order by number of mentions

What do voters in the six states say are the main reasons why they believe the AHCA is a **BAD IDEA**?*

- ✘ Millions of Americans will lose their health insurance
- ✘ Pre-existing conditions not covered/will cost more
- ✘ Medicaid/Medicare cuts/no expansion
- ✘ Will increase costs in general (expensive)
- ✘ Elderly Americans would have to pay more/will be affected
- ✘ Reduces coverage/benefits
- ✘ Obamacare should be fixed, not repealed
- ✘ Will raise rates/premiums
- ✘ Tax breaks for the rich - not looking out for average American
- ✘ Insurance won't be affordable/too expensive for the average American
- ✘ Politically motivated
- ✘ Being written behind closed doors
- ✘ Will disproportionately affect the poor/those who can't afford insurance
- ✘ Concern that women's health issues not addressed
- ✘ Doesn't address the current cost of healthcare
- ✘ Lack of Planned Parenthood support
- ✘ Wipes out Medicare gains
- ✘ Prescription drugs may not be covered
- ✘ Government should not be involved
- ✘ Diluted version of Obamacare
- ✘ Harder for Americans to get healthcare

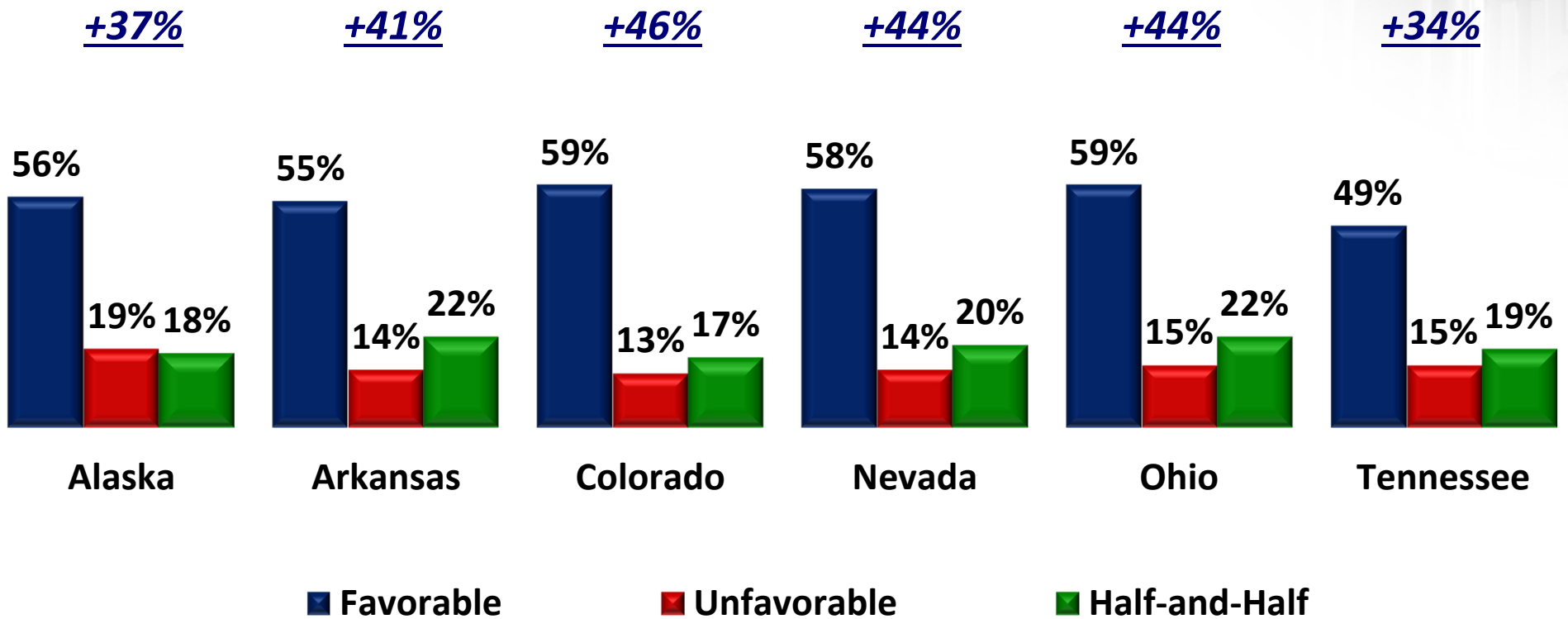
*Reasons are in rank order by number of mentions

State Specific Data: Should Senate Pass AHCA?

	Alaska	Arkansas	Colorado	Nevada	Ohio	Tennessee
Pass As Is	7%	10%	7%	7%	7%	9%
Minor Changes and Pass	22%	21%	20%	23%	21%	24%
Major Changes and Pass	24%	26%	23%	27%	26%	30%
Not Pass Any Part of AHCA	36%	29%	39%	33%	35%	26%

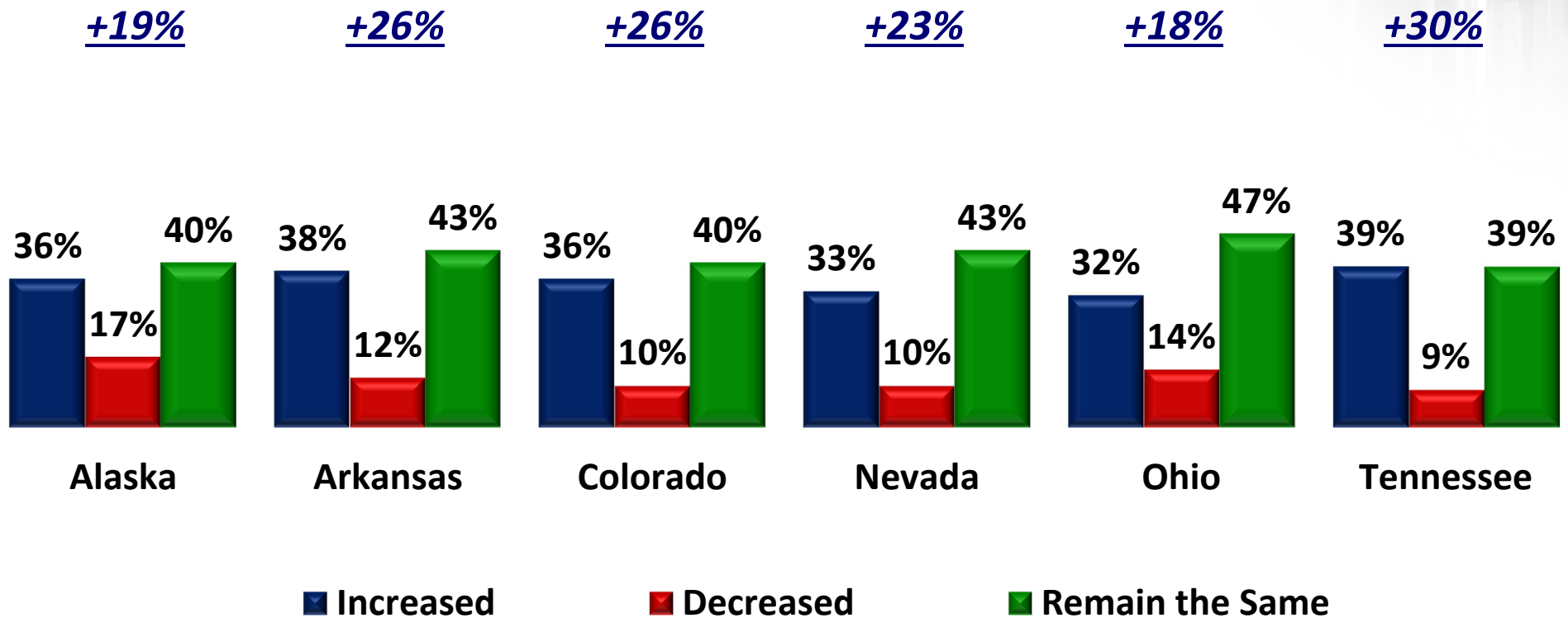
As you may be aware, in order for the health care legislation passed by the House to become law, the United States Senate must review and pass the legislation. Do you think the U.S. Senate should...

Medicaid has close to a majority or a majority favorable rating in each of these six states. Less than one in five people have an unfavorable view of the program.



Do you have very favorable, somewhat favorable, half-and-half, somewhat unfavorable, or very unfavorable opinion of Medicaid, which is the state program that provides health insurance coverage for low-income adults and children with oversight and funding from the federal government?

There is not an appetite for decreasing or cutting Medicaid spending. Most voters across these states want Medicaid funding to stay the same or be increased.



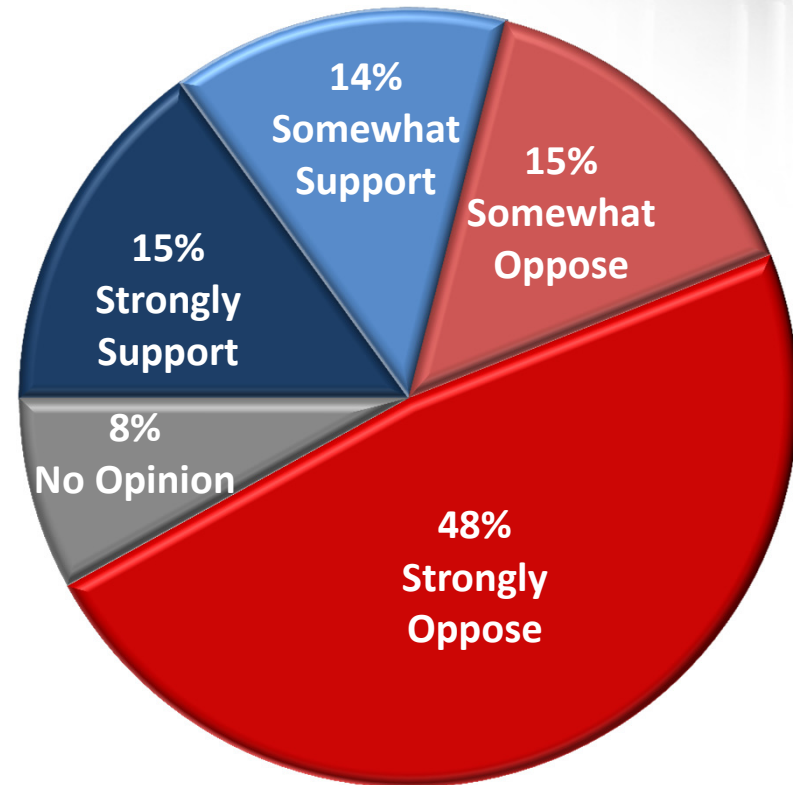
Do you believe funding for your state's Medicaid program should be ... increased, decreased ... or should the level of funding remain the same?

There is strong opposition to eliminating Medicaid funding when it is positioned as how the state would be impacted, both in terms of dollars lost and people that could be impacted.

ALASKA

Eliminate the one billion dollars in extra federal funding Alaska receives annually to cover more people on Medicaid, which could impact the more than one hundred and fifty thousand low-income people, working adults, and children currently covered by Medicaid.

Total Support	29%
Total Oppose	63%



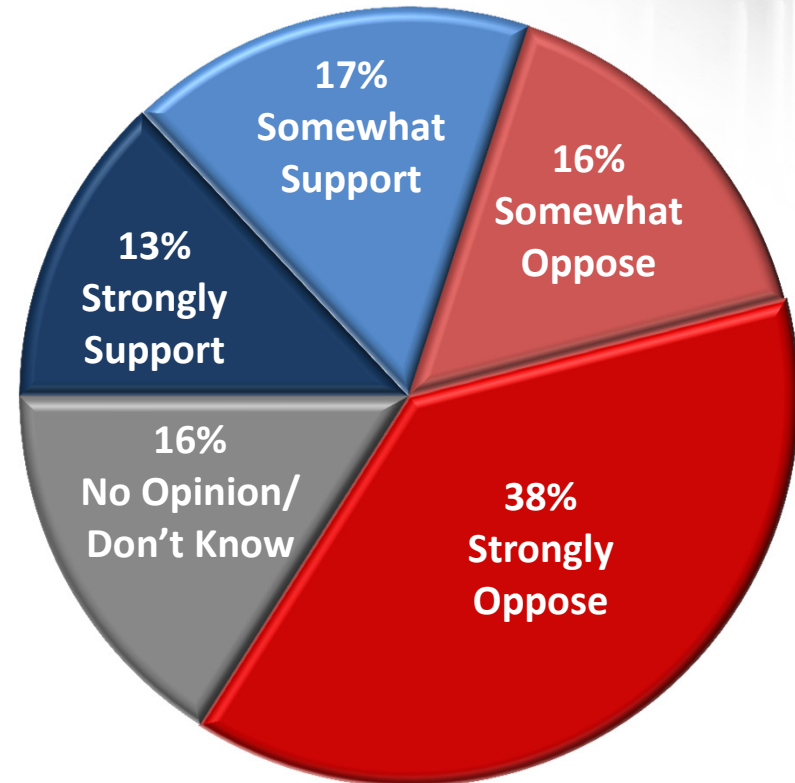
Please tell me whether you support or oppose making this change to ObamaCare or if you do not have an opinion about it one way or another.

There is strong opposition to eliminating Medicaid funding when it is positioned as how the state would be impacted, both in terms of dollars lost and people that could be impacted.

ARKANSAS

Eliminate the one billion dollars in extra federal funding Arkansas receives annually to cover more people on Medicaid, which could impact the more than nine hundred thousand low-income people, working adults, and children currently covered by Medicaid.

Total Support	30%
Total Oppose	54%



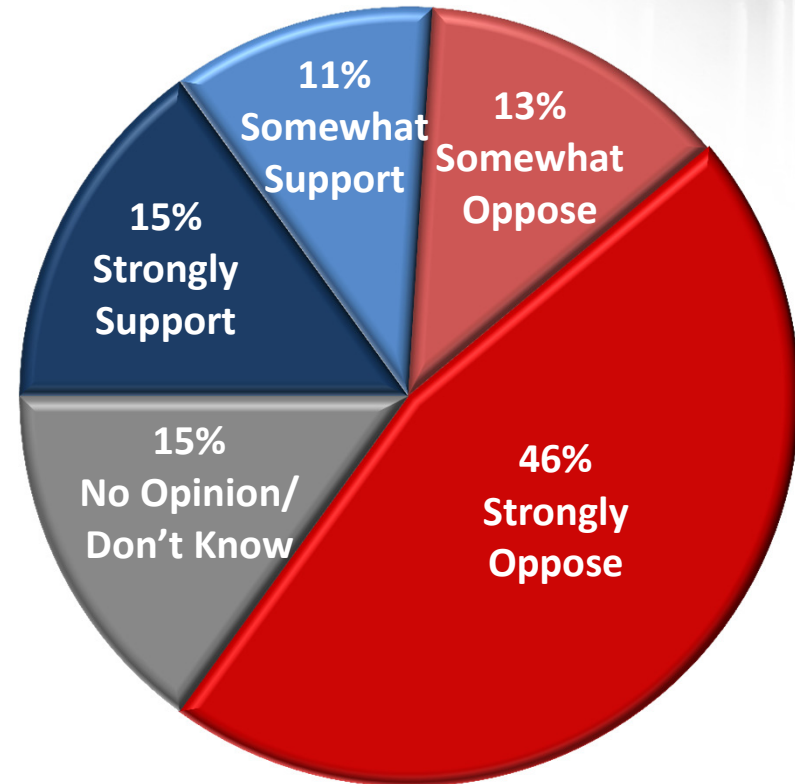
Please tell me whether you support or oppose making this change to ObamaCare or if you do not have an opinion about it one way or another.

There is strong opposition to eliminating Medicaid funding when it is positioned as how the state would be impacted, both in terms of dollars lost and people that could be impacted.

COLORADO

Eliminate the one billion dollars in extra federal funding Colorado receives annually to cover more people on Medicaid, which could impact the more than one million low-income people, working adults, and children currently covered by Medicaid.

Total Support	26%
Total Oppose	59%



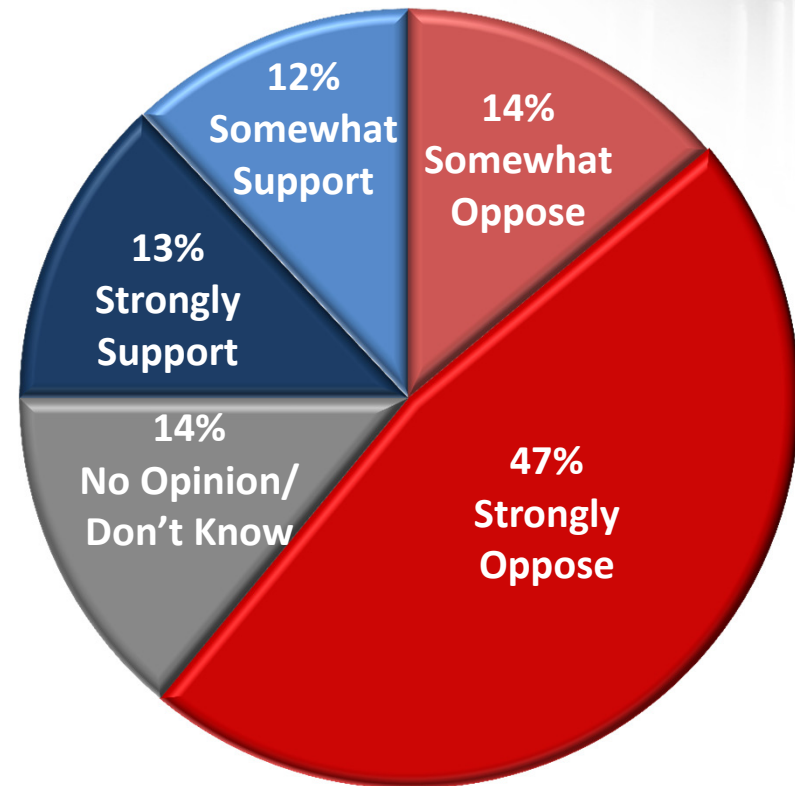
Please tell me whether you support or oppose making this change to ObamaCare or if you do not have an opinion about it one way or another.

There is strong opposition to eliminating Medicaid funding when it is positioned as how the state would be impacted, both in terms of dollars lost and people that could be impacted.

NEVADA

Eliminate the one billion dollars in extra federal funding Nevada receives annually to cover more people on Medicaid, which could impact the more than six hundred thousand low-income people, working adults, and children currently covered by Medicaid.

Total Support	25%
Total Oppose	61%



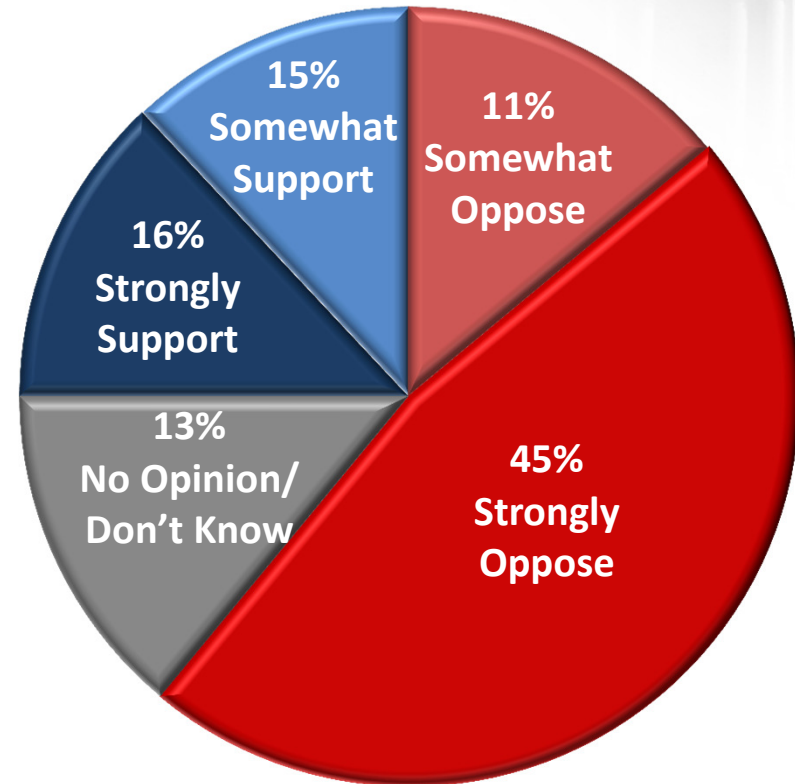
Please tell me whether you support or oppose making this change to ObamaCare or if you do not have an opinion about it one way or another.

There is strong opposition to eliminating Medicaid funding when it is positioned as how the state would be impacted, both in terms of dollars lost and the impact on treating opioid addiction in Ohio.

OHIO

Eliminate the over four billion dollars in extra federal funding Ohio receives to cover more people on Medicaid, which also provides half of the money the state uses to treat heroin and opioid prescription drug addiction.

Total Support	31%
Total Oppose	56%



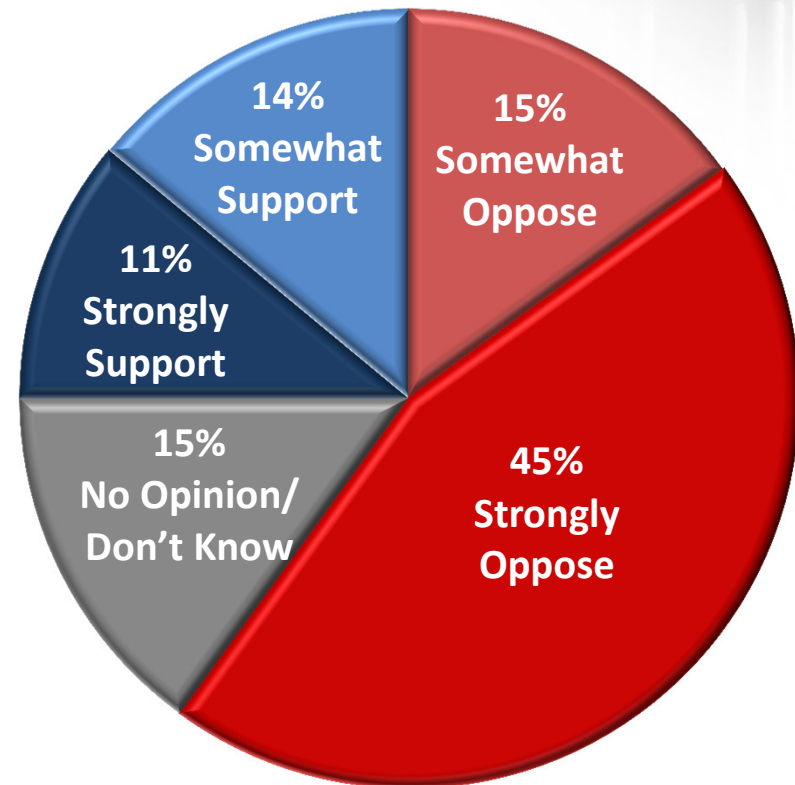
Please tell me whether you support or oppose making this change to ObamaCare or if you do not have an opinion about it one way or another.

There is strong opposition to eliminating Medicaid funding when it is positioned as how the state would be impacted, both in terms of dollars lost and people that could be impacted.

TENNESSEE

Decrease the federal funding Tennessee receives annually to cover people on Medicaid, which could impact the more than one and a half million low-income people, working adults, and children currently covered by Medicaid.

Total Support	25%
Total Oppose	60%



Please tell me whether you support or oppose making this change to ObamaCare or if you do not have an opinion about it one way or another.

Proposed Changes Being Considered by Congress to the Affordable Care Act*

Allow health insurance to be bought across state lines.
Provide federal funding for states to cover people with pre-existing conditions through high-risk pools.
Change Medicaid from an entitlement program to a federal grant program.
Provide low-income people dropped from Medicaid with money from the federal government to help pay monthly premium.
Eliminate the ObamaCare requirement that all health plans sold must provide a standard set of government-established benefits.
Eliminate the money that the federal government provides to low-income people to pay monthly premium, replace with tax credits for everyone.
Eliminate most of the new taxes that are part of ObamaCare.
Cut the federal funding ObamaCare provides to states to expand their Medicaid programs.
Eliminate the money that the federal government pays to health insurance companies to provide lower deductibles/out-pocket costs for low-income people.
Provide low-income people with money from the federal government to purchase inexpensive only catastrophic health insurance plans.
Keep in place the protections for people with pre-existing conditions, but allow insurers to charge them more if their coverage lapses.
Eliminate the individual mandate, instead allow insurers to charge people who lapse coverage 30% higher premiums for a year.

*Please find the full text of these proposed changes in the appendix.

These four proposed changes generally have net positive support across the six states.

Average Across All Six States: Ranked by Net Difference	Support	Oppose	Net Difference
Allow health insurance to be bought across state lines	81%	11%	+70%
Provide federal funding for states to cover people with pre-existing conditions through high-risk pools	49%	35%	+14%
Change Medicaid from an entitlement program to a federal grant program	48%	38%	+10%
Provide low-income people dropped from Medicaid with money from the federal government to help pay monthly premium	47%	37%	+10%

Proposed Changes Being Considered by Congress to Obamacare – Net Support Across these States:

Net Difference (Total Support – Total Oppose)	Alaska	Arkansas	Colorado	Nevada	Ohio	Tennessee
Allow health insurance to be bought across state lines	+80%	+69%	+63%	+68%	+69%	+75%
Provide federal funding for states to cover people with pre-existing conditions through high-risk pools	+5%	+27%	+9%	+16%	+2%	+30%
Change Medicaid from an entitlement program to a federal grant program	+6%	+20%	+8%	+10%	+4%	+16%
Provide low-income people dropped from Medicaid with money from the federal government to help pay monthly premium	-4%	+16%	+7%	+13%	+12%	+17%

Opinions are more divided regarding these proposed changes to the Affordable Care Act.

Average Across All Six States: Ranked by Net Difference	Support	Oppose	Net Difference
Eliminate most of the new taxes that are part of ObamaCare	40%	46%	-6%
Cut the federal funding ObamaCare provides to states to expand their Medicaid programs	40%	46%	-6%
Eliminate the ObamaCare requirement that all health plans sold must provide a standard set of government-established benefits	44%	47%	-3%

Proposed Changes Being Considered by Congress to Obamacare – Reactions More Divided Across these States

Net Difference (Total Support – Total Oppose)	Alaska	Arkansas	Colorado	Nevada	Ohio	Tennessee
Eliminate most of the new taxes that are part of ObamaCare	-10%	+2%	-16%	-7%	-9%	+9%
Cut the federal funding ObamaCare provides to states to expand their Medicaid programs	-23%	+3%	-6%	-5%	-8%	+6%
Eliminate the ObamaCare requirement that all health plans sold must provide a standard set of government-established benefits	-17%	+4%	-9%	-7%	4%	+8%

There is stronger opposition to these proposed changes to the Affordable Care Act.

Average Across All Six States:
Ranked by Net Difference

	Support	Oppose	Net Difference
Eliminate the money that the federal government pays to health insurance companies to provide lower deductibles/out-pocket costs for low-income people	39%	48%	-9%
Eliminate the money that the federal government provides to low-income people to pay monthly premium, replace with tax credits for everyone	39%	48%	-9%
Provide low-income people with money from the federal government to purchase inexpensive only catastrophic health insurance plans	35%	53%	-18%
Keep in place the protections for people with pre-existing conditions, but allow insurers to charge them more if their coverage lapses	36%	56%	-20%
Eliminate the individual mandate, instead allow insurers to charge people who lapse coverage 30% higher premiums for a year	30%	60%	-30%

Proposed Changes Being Considered by Congress to Obamacare – Net Opposition Across these States

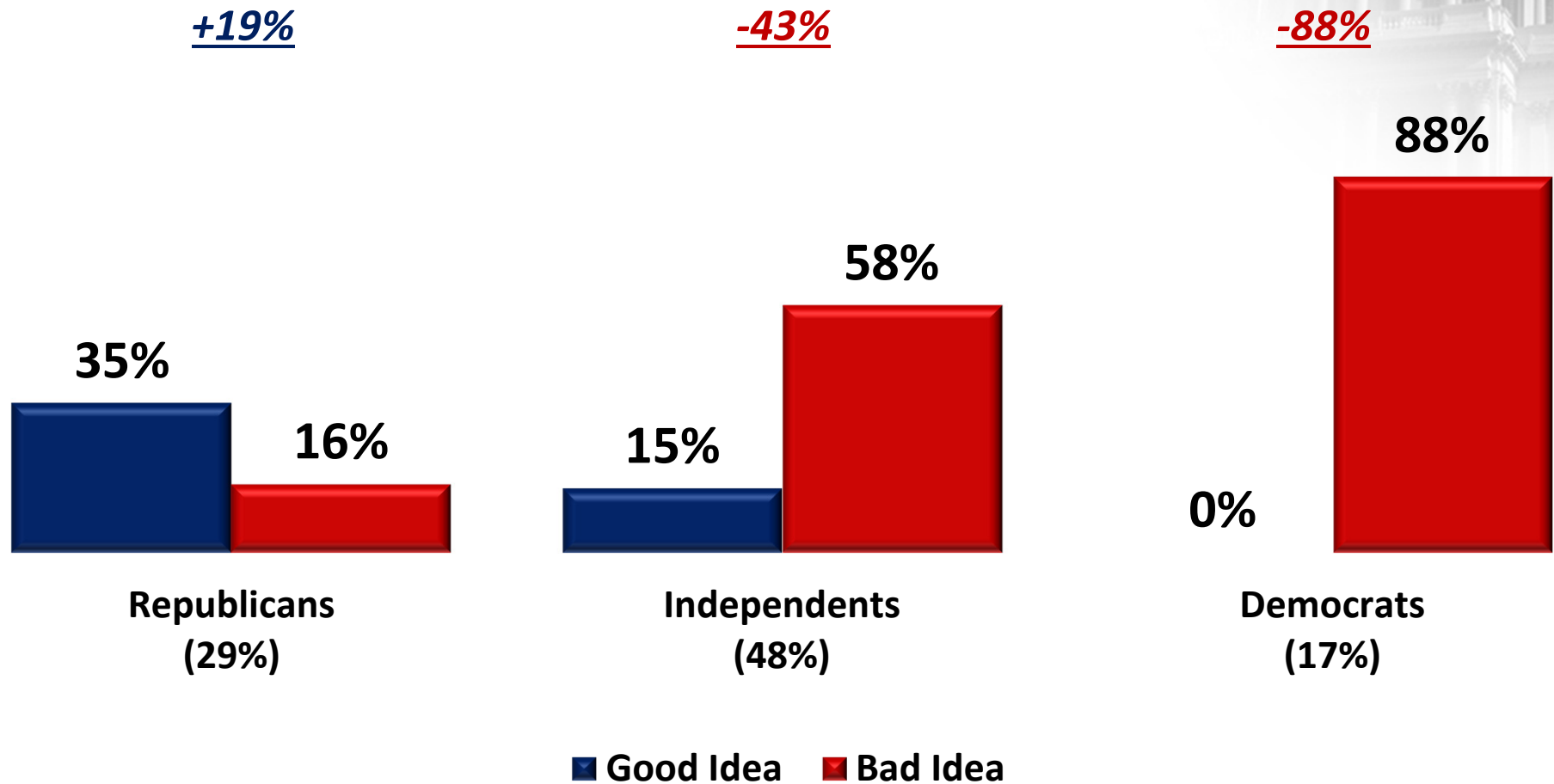
Net Difference (Total Support – Total Oppose)	Alaska	Arkansas	Colorado	Nevada	Ohio	Tennessee
Eliminate the money that the federal government pays to health insurance companies to provide lower deductibles/out-pocket costs for low-income people	-17%	-1%	-13%	-11%	-12%	-2%
Eliminate the money that the federal government provides to low-income people to pay monthly premium, replace with tax credits for everyone	-9%	+2%	-13%	-11%	-17%	-1%
Provide low-income people with money from the federal government to purchase inexpensive only catastrophic health insurance plans	-27%	-3%	-19%	-18%	-27%	-14%
Keep in place the protections for people with pre-existing conditions, but allow insurers to charge them more if their coverage lapses	-21%	-12%	-22%	-18%	-24%	-19%
Eliminate the individual mandate, instead allow insurers to charge people who lapse coverage 30% higher premiums for a year	-27%	-27%	-31%	-32%	-38%	-23%



Alaska



AHCA Good Idea/Bad Idea by Party



Now as you may know, health care legislation was recently passed by the House of Representatives and supported by Donald Trump. From what you have heard about this health care legislation, do you think it is – a good idea or a bad idea?

Proposed Changes to Obamacare Among Independents/Swing Voters:

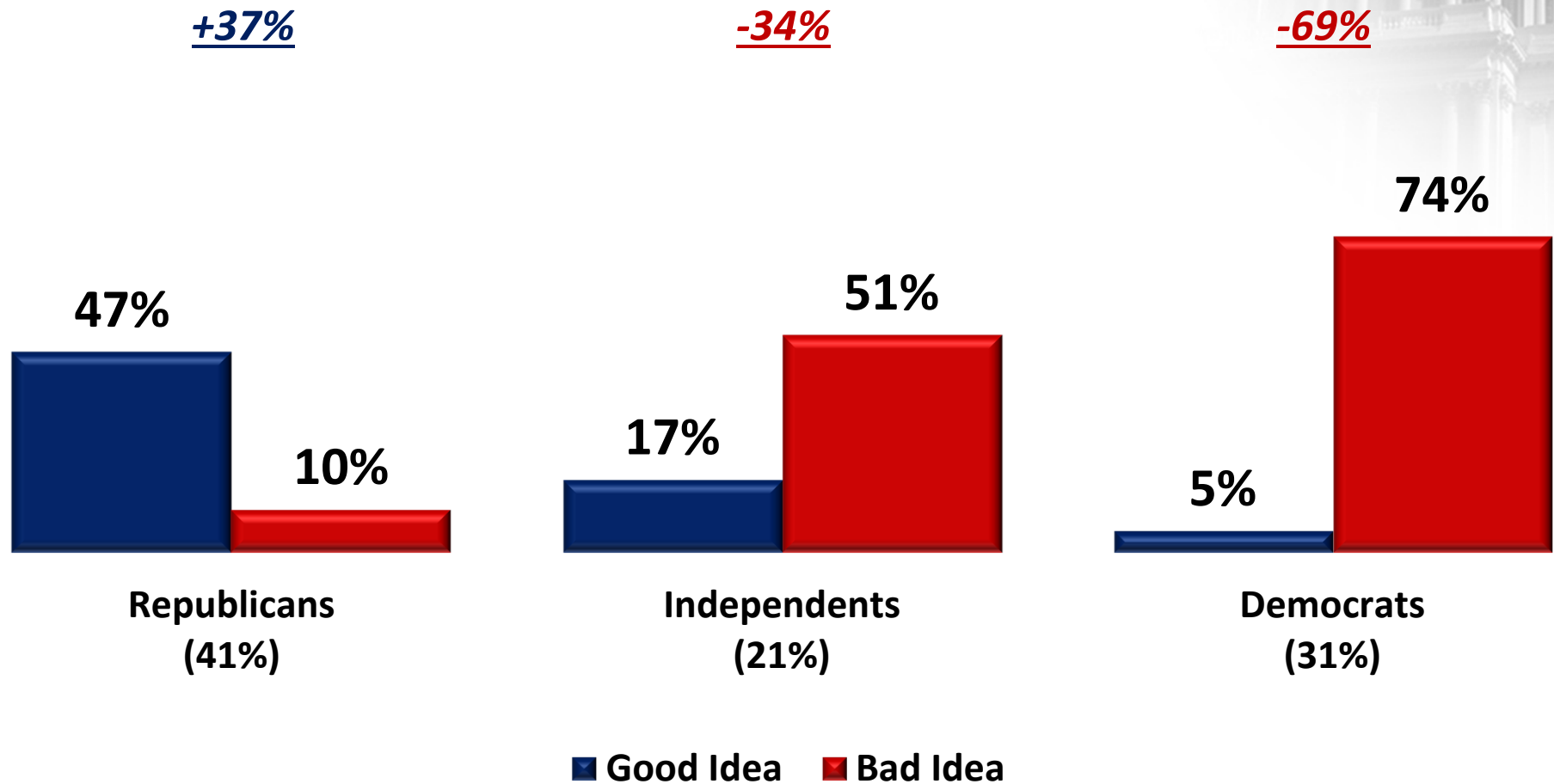
Net Difference (Total Support – Total Oppose)	
Allow health insurance to be bought across state lines.	+80%
Provide federal funding for states to cover people with pre-existing conditions through high-risk pools.	-3%
Provide low-income people with money from the federal government to purchase inexpensive only catastrophic health insurance plans.	-3%
Change Medicaid from an entitlement program to a federal grant program.	-6%
Eliminate the money that the federal government provides to low-income people to pay monthly premium, replace with tax credits for everyone.	-11%
Eliminate most of the new taxes that are part of ObamaCare.	-14%
Eliminate the ObamaCare requirement that all health plans sold must provide a standard set of government-established benefits.	-17%
Keep in place the protections for people with pre-existing conditions, but allow insurers to charge them more if their coverage lapses.	-23%
Cut the federal funding ObamaCare provides to states to expand their Medicaid programs.	-24%
Eliminate the money that the federal government pays to health insurance companies to provide lower deductibles/out-pocket costs for low-income people.	-26%
Eliminate the individual mandate, instead allow insurers to charge people who lapse coverage 30% higher premiums for a year.	-32%
Provide low-income people dropped from Medicaid with money from the federal government to help pay monthly premium.	-32%



Arkansas



AHCA Good Idea/Bad Idea by Party



Now as you may know, health care legislation was recently passed by the House of Representatives and supported by Donald Trump. From what you have heard about this health care legislation, do you think it is – a good idea or a bad idea?

Proposed Changes to Obamacare Among Independents/Swing Voters:

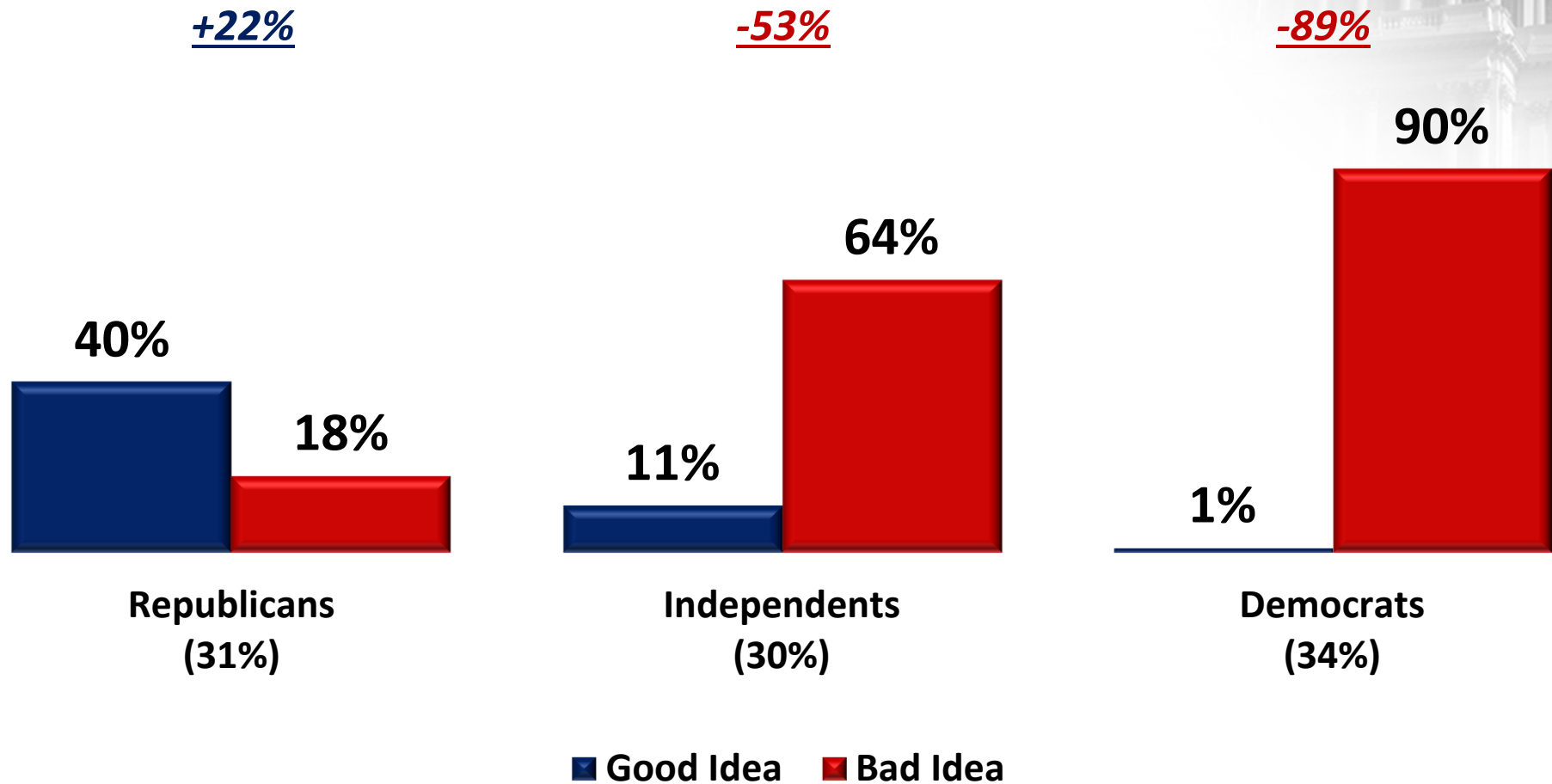
Net Difference (Total Support – Total Oppose)	
Allow health insurance to be bought across state lines.	+65%
Provide low-income people dropped from Medicaid with money from the federal government to help pay monthly premium.	+10%
Change Medicaid from an entitlement program to a federal grant program.	+9%
Provide federal funding for states to cover people with pre-existing conditions through high-risk pools.	+8%
Eliminate the ObamaCare requirement that all health plans sold must provide a standard set of government-established benefits.	-2%
Cut the federal funding ObamaCare provides to states to expand their Medicaid programs.	-6%
Eliminate the money that the federal government provides to low-income people to pay monthly premium, replace with tax credits for everyone.	-7%
Eliminate most of the new taxes that are part of ObamaCare.	-8%
Provide low-income people with money from the federal government to purchase inexpensive only catastrophic health insurance plans.	-10%
Keep in place the protections for people with pre-existing conditions, but allow insurers to charge them more if their coverage lapses.	-11%
Eliminate the money that the federal government pays to health insurance companies to provide lower deductibles/out-pocket costs for low-income people.	-14%
Eliminate the individual mandate, instead allow insurers to charge people who lapse coverage 30% higher premiums for a year.	-16%



Colorado



AHCA Good Idea/Bad Idea by Party



Now as you may know, health care legislation was recently passed by the House of Representatives and supported by Donald Trump. From what you have heard about this health care legislation, do you think it is – a good idea or a bad idea?

Proposed Changes to Obamacare Among Independents/Swing Voters:

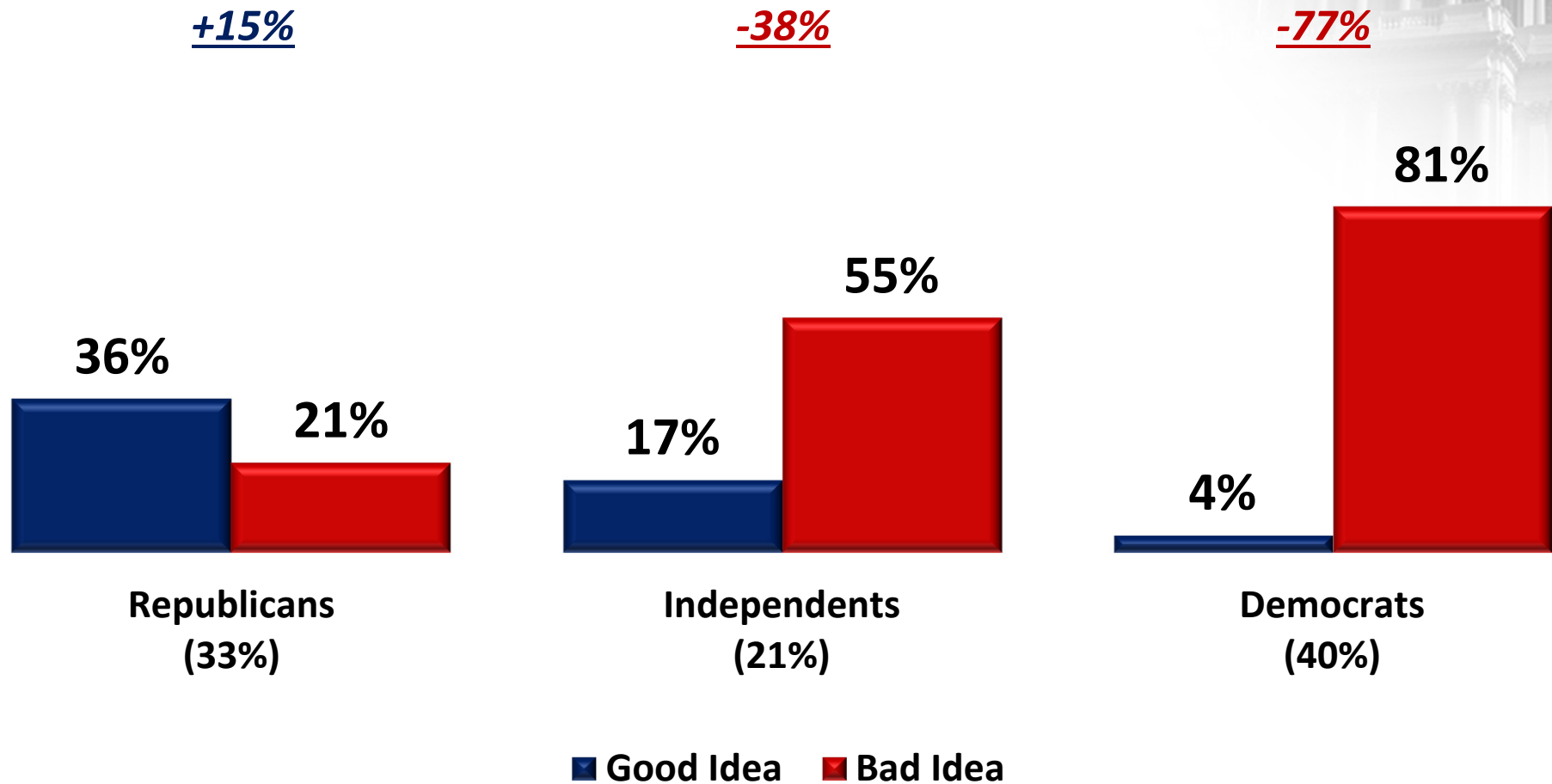
Net Difference (Total Support – Total Oppose)	
Allow health insurance to be bought across state lines.	+59%
Provide low-income people dropped from Medicaid with money from the federal government to help pay monthly premium.	+22%
Provide federal funding for states to cover people with pre-existing conditions through high-risk pools.	+8%
Change Medicaid from an entitlement program to a federal grant program.	+3%
Cut the federal funding ObamaCare provides to states to expand their Medicaid programs.	-1%
Eliminate the ObamaCare requirement that all health plans sold must provide a standard set of government-established benefits.	-5%
Eliminate the money that the federal government pays to health insurance companies to provide lower deductibles/out-pocket costs for low-income people.	-7%
Eliminate the money that the federal government provides to low-income people to pay monthly premium, replace with tax credits for everyone.	-19%
Provide low-income people with money from the federal government to purchase inexpensive only catastrophic health insurance plans.	-20%
Keep in place the protections for people with pre-existing conditions, but allow insurers to charge them more if their coverage lapses.	-24%
Eliminate most of the new taxes that are part of ObamaCare.	-26%
Eliminate the individual mandate, instead allow insurers to charge people who lapse coverage 30% higher premiums for a year.	-26%



Nevada



AHCA Good Idea/Bad Idea by Party



Now as you may know, health care legislation was recently passed by the House of Representatives and supported by Donald Trump. From what you have heard about this health care legislation, do you think it is – a good idea or a bad idea?

Proposed Changes to Obamacare Among Independents/Swing Voters:

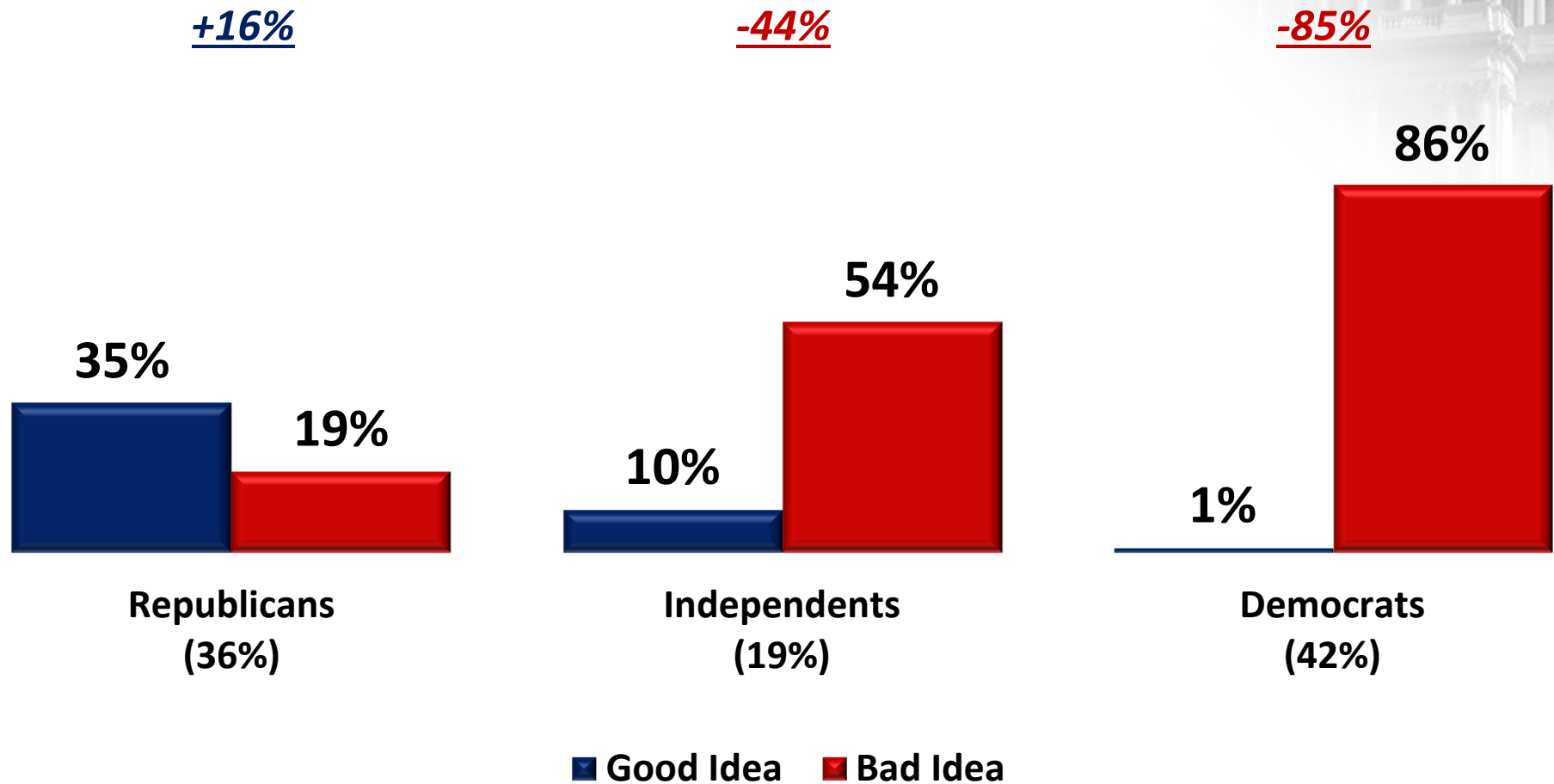
Net Difference (Total Support – Total Oppose)	
Allow health insurance to be bought across state lines.	+73%
Change Medicaid from an entitlement program to a federal grant program.	+28%
Provide federal funding for states to cover people with pre-existing conditions through high-risk pools.	+20%
Provide low-income people dropped from Medicaid with money from the federal government to help pay monthly premium.	+8%
Eliminate the ObamaCare requirement that all health plans sold must provide a standard set of government-established benefits.	+4%
Cut the federal funding ObamaCare provides to states to expand their Medicaid programs.	+2%
Eliminate the money that the federal government pays to health insurance companies to provide lower deductibles/out-pocket costs for low-income people.	+1%
Eliminate the money that the federal government provides to low-income people to pay monthly premium, replace with tax credits for everyone.	±0%
Provide low-income people with money from the federal government to purchase inexpensive only catastrophic health insurance plans.	-4%
Eliminate most of the new taxes that are part of ObamaCare.	-7%
Keep in place the protections for people with pre-existing conditions, but allow insurers to charge them more if their coverage lapses.	-9%
Eliminate the individual mandate, instead allow insurers to charge people who lapse coverage 30% higher premiums for a year.	-19%



Ohio



AHCA Good Idea/Bad Idea by Party



Now as you may know, health care legislation was recently passed by the House of Representatives and supported by Donald Trump. From what you have heard about this health care legislation, do you think it is – a good idea or a bad idea?

Proposed Changes to Obamacare Among Independents/Swing Voters:

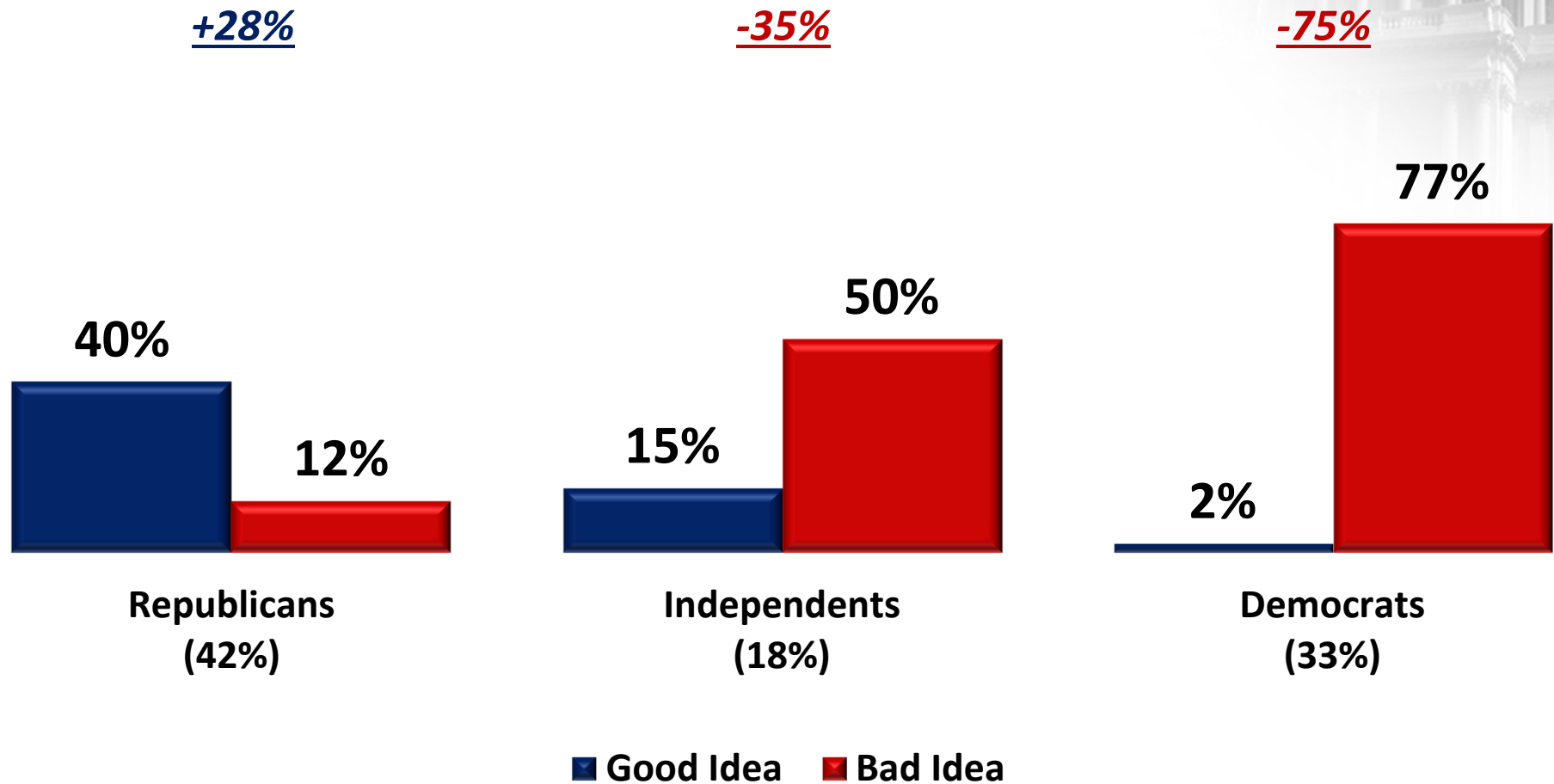
Net Difference (Total Support – Total Oppose)	
Allow health insurance to be bought across state lines.	+81%
Provide low-income people dropped from Medicaid with money from the federal government to help pay monthly premium.	+27%
Change Medicaid from an entitlement program to a federal grant program.	+9%
Eliminate the ObamaCare requirement that all health plans sold must provide a standard set of government-established benefits.	+9%
Provide federal funding for states to cover people with pre-existing conditions through high-risk pools.	+0%
Cut the federal funding ObamaCare provides to states to expand their Medicaid programs.	-9%
Eliminate most of the new taxes that are part of ObamaCare.	-12%
Eliminate the money that the federal government provides to low-income people to pay monthly premium, replace with tax credits for everyone.	-14%
Eliminate the money that the federal government pays to health insurance companies to provide lower deductibles/out-pocket costs for low-income people.	-20%
Keep in place the protections for people with pre-existing conditions, but allow insurers to charge them more if their coverage lapses.	-23%
Eliminate the individual mandate, instead allow insurers to charge people who lapse coverage 30% higher premiums for a year.	-32%
Provide low-income people with money from the federal government to purchase inexpensive only catastrophic health insurance plans.	-42%



Tennessee



AHCA Good Idea/Bad Idea by Party



Now as you may know, health care legislation was recently passed by the House of Representatives and supported by Donald Trump. From what you have heard about this health care legislation, do you think it is – a good idea or a bad idea?

Proposed Changes to Obamacare Among Independents/Swing Voters:

Net Difference (Total Support – Total Oppose)	
Allow health insurance to be bought across state lines.	+78%
Provide federal funding for states to cover people with pre-existing conditions through high-risk pools.	+22%
Provide low-income people dropped from Medicaid with money from the federal government to help pay monthly premium.	+14%
Eliminate most of the new taxes that are part of ObamaCare.	+5%
Change Medicaid from an entitlement program to a federal grant program.	+4%
Cut the federal funding ObamaCare provides to states to expand their Medicaid programs.	+1%
Eliminate the ObamaCare requirement that all health plans sold must provide a standard set of government-established benefits.	-7%
Keep in place the protections for people with pre-existing conditions, but allow insurers to charge them more if their coverage lapses.	-8%
Eliminate the money that the federal government pays to health insurance companies to provide lower deductibles/out-pocket costs for low-income people.	-12%
Eliminate the money that the federal government provides to low-income people to pay monthly premium, replace with tax credits for everyone.	-15%
Provide low-income people with money from the federal government to purchase inexpensive only catastrophic health insurance plans.	-20%
Eliminate the individual mandate, instead allow insurers to charge people who lapse coverage 30% higher premiums for a year.	-29%



Bill McInturff

bill@pos.org | (703) 836 7655

Elizabeth Harrington

elizabeth@pos.org | (215) 753 7655



PUBLIC OPINION STRATEGIES





Appendix



Proposed Changes Being Considered by Congress to Obamacare (Full Text)

Allow health insurance to be bought across state lines so there is more competition between health insurance companies to provide more options at a cheaper cost.

Provide federal funding for states to cover people with pre-existing conditions through separate high-risk insurance pools.

Change Medicaid, the program that provides health insurance coverage for low-income adults and children, from an entitlement program to a federal grant program so federal spending would be cut, but states could decide how to best use federal dollars to cover their low-income population.

Provide low-income people who are dropped from the Medicaid program with money from the federal government to help pay their monthly premium so they can purchase a private health insurance plan.

Eliminate the ObamaCare requirement that all health plans sold must provide a standard set of government-established benefits, including mental health services, addiction treatment, maternity care, and that provides preventive health services with no out-of-pocket costs.

Eliminate the money that the federal government provides to low-income people which helps pay their monthly insurance premiums and instead offer annual tax credits ranging from two thousand to four thousand dollars a year to help people purchase health insurance.

Proposed Changes Being Considered by Congress to Obamacare (Full Text)

Eliminate most of the new taxes that are part of ObamaCare such as removing the additional tax on people making more than two hundred thousand dollars a year and the additional taxes on health insurance companies and medical device manufacturers.

Cut the federal funding ObamaCare provides to states to expand their Medicaid programs so states can provide health insurance coverage to more low-income adults who were uninsured.

Eliminate the money that the federal government pays to health insurance companies to provide lower deductibles and lower out-of-pocket health care costs for low-income people.

Provide low-income people with money from the federal government to purchase inexpensive health insurance plans that protect them if they have a very expensive illness or injury, but all preventive health services, routine doctor visits, tests, and minor operations would have to be paid out-of-pocket.

Keep in place the protections for people with pre-existing conditions as long as they continuously maintain their health insurance coverage. If they do not have coverage for more than sixty-three days, health insurance companies would be allowed to charge people with pre-existing conditions more for their insurance.

Eliminate the individual mandate that requires individuals by law to have health insurance but allow health insurance companies to charge people thirty percent higher premiums for a year if they have not had continuous coverage.