



The Reform Americans Can Afford Act (H.R. 5424)

Americans want a step-by-step, common-sense approach to health care reform, not the Democrats' \$1 trillion, 2,000-page government takeover of our nation's health care system. The Reform Americans Can Afford Act would repeal the Democrats' health law and replace it with policies that focus on lowering health insurance premiums for families and small businesses, increasing access to affordable care regardless of pre-existing health conditions, and promoting healthier lifestyles – without increasing taxes or cutting Medicare. Here are the key elements of Reform Americans Can Afford Act:

- **Lowering health care premiums.** H.R. 5424 will lower health care premiums by up to 20% compared to the Democrats' health law for 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.** H.R. 5424 creates Universal Access Programs that fully fund 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.** H.R. 5424 would help end costly junk lawsuits and curb defensive medicine by enacting medical liability reforms modeled after successful state laws that reduce unnecessary spending and lower health insurance premiums.
- **Preventing insurers from unjustly cancelling a policy.** H.R. 5424 prohibits an insurer from cancelling a policy because an enrollee made simple errors on an insurance application forms
- **Allowing dependents to remain on their parents' policies.** H.R. 5424 encourages coverage of young adults on their parents' insurance through age 25.
- **Encouraging Small Business Health Plans.** H.R. 5424 gives small businesses the power to pool together and offer health insurance at lower prices, just as corporations and labor unions do.
- **Encouraging innovative state programs.** H.R. 5424 rewards innovation by providing incentive payments to states that reduce premiums and the number those who are of uninsured, without expanding government entitlement programs or creating new ones.
- **Allowing Americans to buy insurance across state lines.** H.R. 5424 increases insurance competition and lowers premiums by allowing Americans to shop for coverage from coast to coast regardless of the state they live in.
- **Promoting healthier lifestyles.** H.R. 5424 promotes prevention and wellness by giving employers greater flexibility to financially reward employees who adopt and maintain healthier lifestyles.
- **Enhancing Health Savings Accounts (HSAs).** H.R. 5424 creates new incentives to save for future health needs and allows qualified participants to use HSAs to pay health insurance premiums.