

**Rep. Tom Price**  
**(R-Ga.)**  
*Empowering Patient's First Act*

Stems from the long held view that government plays too prominent a role in the traditional doctor-patient relationship, and ultimately seeks full repeal of ACA. In this short plan outlines steps to wean people off of ACA with tax credits, savings incentives, state grants, and other marketing incentives to drive competition in the healthcare industry.

1. No mandate to purchase health insurance.
2. Repeals expanded Medicaid coverage in 32 states and District of Columbia.
3. Provides grants that would allow states to insure high risk population, and allows insurers to offset some of their costs to enrollees with catastrophic health care costs.
4. Establishes and expands health saving accounts (HSAs) allowing people to save income before taxes to pay for future health care needs. People covered under Medicare, the VA, and other federal programs could contribute to HSAs to help cover their premiums and co-payments.
5. Requires people to maintain continuous coverage. People with pre-existing medical conditions or chronic illness couldn't be denied coverage if they had continuous health insurance for the previous 18 months before choosing a new policy. However, if a person allows their coverage to lapse, the next time they attempt to purchase health insurance, they could be charged up to 150% of the standard premiums for up to the next two years.
6. Insurers would be allowed to sell health insurance across state lines.
7. There would be no standard package of benefits such as maternity and pediatric care, as required by the ACA. Insurers could offer less comprehensive and cheaper plans.
8. Insurers could charge older enrollees as much as three times more than the youngest enrollees.
9. Individuals could opt-out of employee offered coverage to buy insurance in the marketplace and get tax credits. Offers tax credits ranging from \$1,200 a year for adults 18-35 years old to \$3,000 a year for adults 51 and older. (This does not cover the premiums and out of pocket costs people pay across the country.)
10. Changes the system of malpractice suits and liabilities in favor of physicians.