



Undo Sabotage and Expand Affordability of Health Insurance Act of 2018

For more than a year, Congressional Republicans and the Trump administration have deliberately sabotaged access to affordable, comprehensive health coverage for millions of Americans. These actions – from undermining efforts to get more people covered to paying for huge tax cuts for the wealthiest by cutting health care for millions of middle-class Americans – have left Americans worse off. Efforts to sabotage the Affordable Care Act (ACA) have already resulted in skyrocketing premiums and 3 million more Americans uninsured in 2017. The Urban Institute estimates these policies of sabotage will result in 6.4 million more people uninsured next year.

The Undo Sabotage and Expand Affordability of Health Insurance Act of 2018 strengthens the Affordable Care Act (ACA), makes coverage more affordable, and undoes harmful policies proposed and implemented by the Trump administration. This legislation:

- **Makes health care coverage more affordable for consumers.**
 - Allows more individuals and families to qualify for subsidies that help lower their premiums and out-of-pocket costs; and
 - Ensures that families who don't have an offer of affordable coverage from an employer can still qualify for subsidies in the Marketplace.
- **Prevents Trump administration efforts to undermine consumer health coverage protections.**
 - Stops efforts to expand “skimpy junk plans” through association health plans and short-term, limited duration plans that offer limited benefits and little financial protection from high health care costs;
 - Curtails efforts to allow states to weaken standards for essential health benefits, which would leave consumers with less comprehensive plans that do not cover needed services, such as prescription drugs, maternity care, and substance use disorder treatment;
 - Provides funding for reinsurance, to help with high care health claims, improve Marketplace stability, and prevent the Trump administration's sabotage from raising premiums; and
 - Reverses the Trump administration's sabotage by requiring open enrollment outreach, education, and funding for navigators.
- **Supports investments, innovation, and transparency needed to enroll more people in comprehensive, affordable health coverage.**
 - Invests in state efforts to conduct outreach to increase enrollment in the Marketplace, educate consumers of their rights, and help individuals navigate the health insurance system;
 - Empowers states to implement new approaches to increasing enrollment and allows states to set up their own Marketplaces; and
 - Holds the administration accountable for its use of federal dollars dedicated to increasing enrollment and outreach.