



**The America's Healthy Future Act
Quality, Affordable Coverage for Uninsured Americans**

Forty-six million Americans today are uninsured, which drives up costs system-wide. The America's Healthy Future Act will give Americans access to quality, affordable health coverage by ending discrimination by health insurance companies, by making coverage more affordable and easier to purchase, by responsibly expanding public programs and by making it easier for small businesses to provide insurance to their workers. Under the America's Healthy Future Act, the Congressional Budget Office (CBO) estimates 94 percent of all Americans will have health insurance by 2016, which will lower health care costs, improve Americans' health and make our economy more productive.

- **Ending Insurance Company Discrimination** - The America's Healthy Future Act will prevent insurance companies from denying coverage or charging higher rates for Americans with pre-existing conditions, like heart disease, cancer and diabetes. Moreover, it will prevent companies from varying premium rates based on gender, health status, family history or occupation.
- **Making Coverage More Affordable** - In addition to lowering health care costs across the board, the America's Healthy Future Act will provide assistance for Americans who need extra help to afford health insurance.
 - Americans living between 100 and 400 percent of the Federal Poverty Level (\$10,830 - \$43,320 for individuals or \$22,050 - \$88,200 for a family of four) will be eligible for tax credits to buy health insurance.
 - Additionally, individuals living below 200 percent of the Federal Poverty Level (\$21,660) will receive assistance for out-of-pocket costs.
 - No American living below 400 percent of the Federal Poverty Level will have to spend more than 12 percent of their income on health insurance premiums.
- **Making it Easier to Shop for Coverage** - The bill will create state-based web portals, called Insurance Exchanges, where families, individuals and small businesses can quickly and easily view, compare and purchase health insurance coverage.
 - According to CBO, 23 million Americans will get quality, affordable coverage through these exchanges.
 - Exchanges will make health insurance more affordable by pooling individuals and small businesses to bring costs down, much like large companies do today with their employee plans.
 - All plans in an exchange will be required to offer benefit packages that provide meaningful coverage.
- **Helping Small Business Provide Health Insurance** - Most uninsured workers today are self-employed or work for small businesses that are unable to offer health benefits, according to the Kaiser Family Foundation.
 - The America's Healthy Future Act creates insurance exchanges designed specifically for small business owners and self-employed Americans to pool together and spread their financial risk, increase their leverage and enhance their buying power.
 - The America's Healthy Future Act also includes \$23 billion in small business tax credits to help these businesses provide quality, affordable health insurance to their workers.
- **Responsibly Expanding Public Programs** - The America's Healthy Future Act will increase coverage under Medicaid, an important public program that provides vital health care coverage to vulnerable Americans.
 - Beginning in 2014, the America's Healthy Future Act will increase Medicaid eligibility for all parents, children, pregnant women and childless adults to 133 percent of the Federal Poverty Level (\$14,400 for individuals or \$29,300 for a family of four).
 - According to CBO, the America's Healthy Future Act will provide quality health care coverage to 14 million more Americans by increasing Medicaid coverage.

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