

How does **Trumpcare - AHCA** stack up against **Obamacare**?



The individual mandate is gone under Trumpcare. Continuous coverage is the new requirement. Fail to keep coverage and you'll pay 30% more a month.

individual mandate

Under Obamacare, the individual mandate requires all eligible citizens to have health insurance, which makes coverage affordable nationwide.

The AHCA allows the states to decide whether they will require insurance carriers to cover the 10 essential health benefits.

essential health benefits

Under Obamacare, every policy offered in the marketplace had to cover the 10 essential health benefits so even bronze plans had some base level of coverage.

The AHCA allows the states to decide whether insurance carriers can charge people with pre-existing conditions more for their healthcare.

pre-existing conditions

People with pre-existing conditions cannot be denied coverage or charged higher insurance rates under the ACA.



Trumpcare provides tax credits to people who need help paying for their insurance. This assistance is based off of the person's age and not their income.

cost assistance

People who earn up to 4x the federal poverty line can get cost assistance to buy insurance on the marketplace – 85% of people who sign up qualify.



Trump has rolled back the Medicaid expansion offered by Obamacare, which means that fewer people will qualify for Medicaid assistance.

Medicaid funding

Current Medicaid funding is based on an open-ended matching system whereby the federal government guarantees at least \$1 for every \$1 spent by the state.

Under the AHCA, the age rating ratio may be 5:1, meaning that carriers can charge older demos 5x more for insurance than a person of a younger demo.

age rating ratio

Under Obamacare, carriers were not permitted to charge people of an older demographic more than 3x as much as a younger demo, meaning the ratio was 3:1.



Trump has discussed the idea of allowing people to purchase prescription drugs from foreign countries, which he believes will lower costs.

prescription drugs

There has been bipartisan support for overseas drug importation in the past. As it stands, there are no provisions in the ACA that specifically address this.



Health Savings Accounts, which are tax-advantaged medical savings accounts, would be bolstered under Trumpcare.

Health Savings Accounts

Individuals have the option to use HSAs under Obamacare, but most people don't because they require high-deductible health plans and significant funding.

Under Trumpcare, people may be able to deduct the full cost of their health insurance premiums from their federal tax returns each year.

tax deductions

Right now, people can only deduct medical expenses if these costs exceed 10 percent of the household's adjusted gross income.

Sources
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