

Issa Healthcare Alternative

Problem

Obamacare has forced millions of Americans into substandard health insurance coverage options, often with high deductibles, high premiums, and small provider networks while the nation continues to spend more and more on health care.

We should give all Americans access **to the best health care** coverage.

Issa's Solution

Rep. Issa has an alternative health care plan that keeps what works about the current health insurance landscape and improves upon what doesn't work.

Through the Federal Employee Health Benefit Plan (FEHBP), federal civil servants (and the drafters of Obamacare), have access to some of the best health insurance options in the world.

Therefore, FEHBP should be open and available to all Americans, giving everyone access to high-quality, affordable health care coverage to fit their needs.

Advantages to Rep Issa's Proposal

- **Expand Consumer Choice.** Obamacare reduced consumer insurance choice and in some states, there are minimal options through the state exchanges. The Issa proposal opens up FEHBP to all. In 2017, FEHBP has over 250 plans to choose from including HMOs, PPOs, consumer driven health care plans and more. They range in cost and coverage, allowing consumers to select a plan which is right for them. Most major insurance providers currently participate in FEHBP.
- **Lower Prices, More Affordable Options.** In 2017, the average Obamacare plan premium cost will rise 25%, FEHBP would only rise 4.4% on average because of more robust market competition and consumer choice.
- **Guaranteed Coverage.** All individuals pay the same rate, regardless of pre-existing conditions, age, health or marital status.
- **Nationwide Coverage.** With Rep Issa's plan, there are multiple nationwide plans to choose from allowing portability across state lines and from job to job.
- **Improving Access & Choice.** Unlike Medicaid, nearly 99% of physicians already accept FEHBP plans, allowing all Americans to find a doctor that is convenient for them and almost all Americans to keep seeing the doctors they see now.
- **Help Job Creators.** Private sector employers could subsidize premium costs for their employees allowing them to buy plans, unlike the state-based exchanges established under the Affordable Care Act.
- **Simple. Easy. Proven.** Rep Issa's plan is simple to implement and low in cost compared to Obamacare. Since the FEHBP works for millions of Americans, adding new participants should prove easy and affordable without new mandates, new complicated infrastructures, new taxes.
- **No Mandates.** Nothing in Rep Issa's plan imposes mandates on states, businesses, or individuals. Nor does it prohibit states, like California, from continuing to expand Medicaid. But, we can do better than our current Medicaid for our most vulnerable, including access to robust, private care.