

Health Care Reform Stalls After Key Senate Vote

What's Next?



COMMENTARY

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Melissa Schulman

Senior Vice President, Government Affairs and Public Affairs, CVS Health

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With the Republicans in the U.S. Senate **failing to pass the so-called “skinny repeal” bill**, the Affordable Care Act (ACA) remains the law of the land for the foreseeable future. Had the **“Health Care Freedom Act” (HCFA)** been enacted, **16 million Americans would have lost health care coverage** by 2026, according to a rough estimate from the Congressional Budget Office. The same analysis predicted premiums would increase 20 percent in 2018.

Sen. John McCain (R-Arizona) cast the deciding vote, joining Sen. Lisa Murkowski (R-Alaska) and Sen. Susan Collins (R-Maine), who had been voting no since the beginning of the Senate process, in breaking ranks from GOP leadership. “Skinny repeal fell short because it fell short of our promise to repeal & replace Obamacare w/ meaningful reform,” **McCain tweeted**.

Legislation aimed at repealing the ACA has faced strong opposition from several Democratic and Republican governors and numerous health care industry players, including **America’s Health Insurance Plans**, the **American Hospital Association** and the **American Medical Association**. Patient advocates and individual **Americans worried about losing their insurance** also rallied to preserve the ACA — in public demonstrations and outside legislators’ offices.

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How We Got Here

Last week’s Senate vote concluded a weeks-long effort in the Senate to follow the **U.S. House of Representatives** and pass legislation to “repeal and replace” the ACA. When the resulting **Better Care Reconciliation Act of 2017 did not muster the needed support**, Republican leaders in the Senate sought more measured action.

The **HCFA would have eliminated many of ACA’s provisions**, including the individual mandate. It would also have put the employer mandate on hold for eight years and withheld, for one year, funding for Planned Parenthood. **A collapse of the individual insurance markets** was likely – even as the highly popular Medicaid expansion and the taxes levied to fund the ACA remained intact.

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Next Steps

Following the early morning vote in which the HCFA failed to pass, **Senate Democrats and Republicans acknowledged the need for bipartisanship** to move health care reform forward. When that work will begin is unclear. Senators leave this week for their summer recess, which runs through Labor Day.

Stabilizing the individual insurance markets will be a key area of focus for legislators*

Other **key issues legislators will need to consider** include reinsurance funds; access to coverage in rural areas; and the cost of the health care plans themselves.

We will continue to monitor the movement of health care legislation through the U.S. Congress and share our perspective. Health care reform affects you and your plan members. We recognize your need for timely information so you can anticipate changes and take appropriate action.

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*National Public Radio: If The Individual Insurance Market Crashes, Can People Still Get Coverage? <http://www.npr.org/sections/health-shots/2017/06/07/531885293/if-the-individual-insurance-market-crashes-can-people-still-get-coverage>

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