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Plan Proposed To Replace Affordable Care Act

By: [Jenifer Abreu](http://www.ozarksfirst.com/meet-the-team/jenifer-abreu/506783553) (<mailto:jabreu@kolr10.com>)

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SPRINGFIELD, MO. -- About 20 million people are covered under the Affordable Care Act. In Southwest Missouri, more than 36,000 are part of that number. And right now, the future of their health care is uncertain.

Republicans have just released their plan to repeal and replace the ACA, but many questions came right along with the American Health Care Act including how much it will cost and who and how many will gain or lose from it. But at least one health advocate says the plan makes coverage more expensive, especially for low and middle-income families.

Just as consumers and insurance agents get used to the ACA systems House Republicans want to start over

"We just went through an incredible change over the last four years," said Trevor Croley, President of Croley Insurance.

Some things remain the same - no one can be denied health care based on a pre-existing condition.

"And I think it's one of the most popular components of the Affordable Care Act as it is today," said Croley.

Parents can keep children up to 26 years old on their coverage.



That's been a big deal," Croley said.

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But it's what's different that has health advocates like Crystal Bringham Mahaney worried for Missourians.

"It only benefits those who are wealthy and already healthy," she said.

Under the new plan, you're not required to buy insurance, but if you let your previous policy lapse you would see a 30 percent surcharge for premiums if you decide to become insured later on.

"And for a lot of people that 30 percent would, therefore, make insurance out of reach," said Mahaney.

Subsidies based on income are gone, which Mahaney says won't work for those who need it most.

"Those with lower income received more assistance and this plan ignores that," she said.

In its place - a refundable tax credit for individuals who make up to \$75,000 a year and families with a yearly household income of \$150,000.

"The tax credit here is also based on age," said Croley.

"We can expect that premiums for older adults would go up 2 to \$3,000 a year," said Mahaney.

Mahaney believes the plan doesn't go far enough in protecting health care for Missourians.

"I think the main concern with any replacement plan is it would have to cover as many people as the ACA is covering now, and it would have to be affordable," she said.

And before it's a done deal, Croley only hopes for more clarity than last time.

"Let's not the make the same mistakes that the ACA brought and 'hey, we are all learning this from the start," he said.

Another key point, Mahaney says, is that federal funds for Medicaid would be cut. The plan would also not require certain businesses to offer insurance to their employees.

The legislation is expected to move on to the house by early next month.

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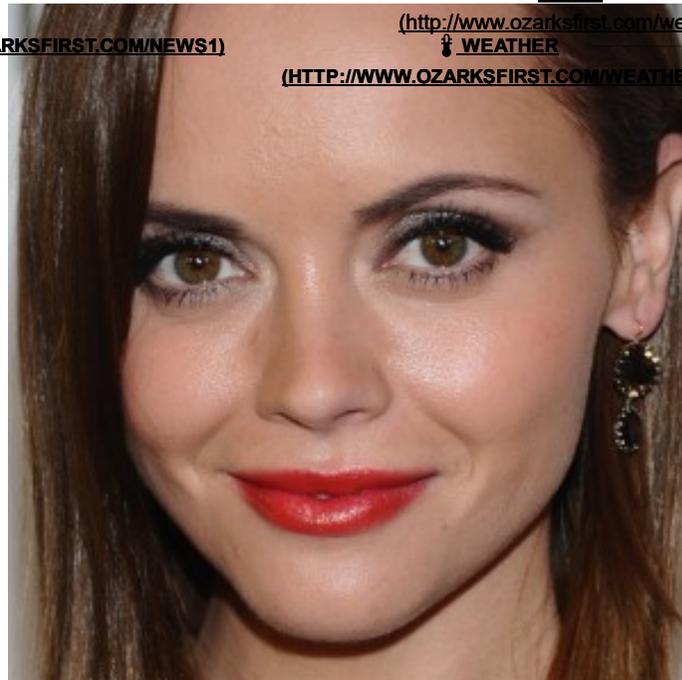
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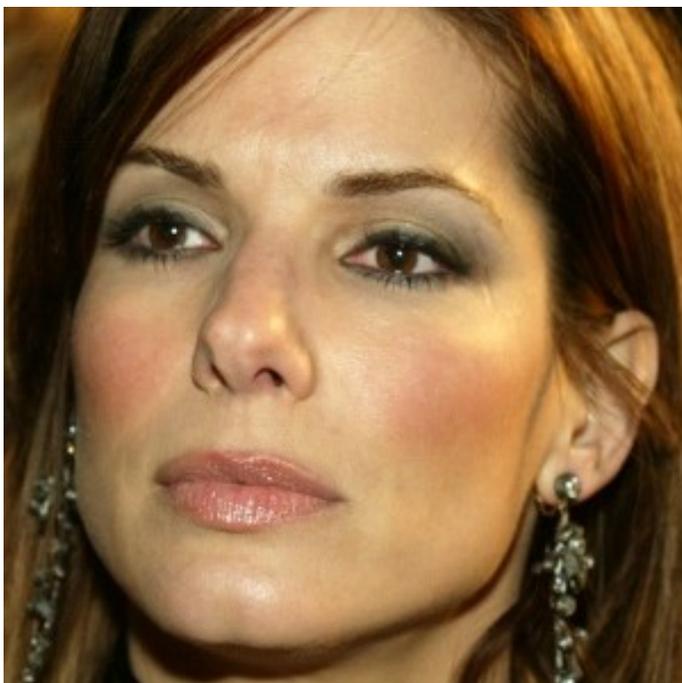
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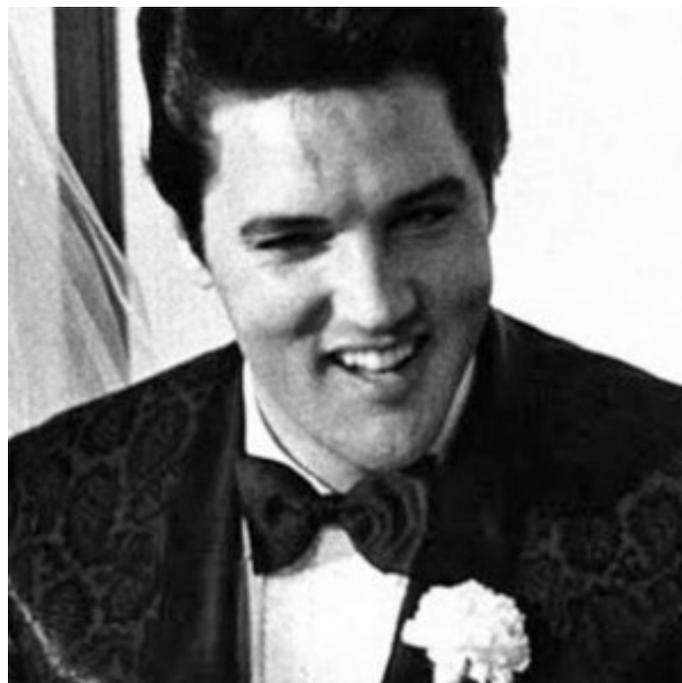
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