

MacArthur Amendment to the American Health Care Act - 4/13/17

Insurance Market Provisions

The MacArthur Amendment would:

- Reinstatement of Essential Health Benefits as the federal standard
- Maintain the following provisions of the AHCA:
 - Prohibition on denying coverage due to preexisting medical conditions
 - Prohibition on discrimination based on gender
 - Guaranteed issue of coverage to all applicants
 - Guaranteed renewability of coverage
 - Coverage of dependents on parents' plan up to age 26
 - Community Rating Rules, except for limited waivers

Limited Waiver Option

The amendment would create an option for states to obtain Limited Waivers from certain federal standards, in the interest of lowering premium costs and expanding the number of insured persons. States could seek Limited Waivers for:

- Essential Health Benefits
- Community rating rules, except for the following categories, which are **not** waivable:
 - Gender
 - Age (except for reductions of the 5:1 age ratio previously established)
 - Health Status (unless the state has established a high risk pool or is participating in a federal high risk pool)

Limited Waiver Requirements

States must attest that the purpose of their requested waiver is to reduce premium costs, increase the number of persons with healthcare coverage, or advance another benefit to the public interest in the state, including the guarantee of coverage for persons with pre-existing medical conditions. The Secretary shall approve applications within 90 days of determining that an application is complete.