



# H.R. 1628 – The American Health Care Act

## Summary of Funding Provisions

### Stability Fund

**Total Funding:** \$100 billion (plus state match)

**Funding Years:** 2018-2026

- Appropriates \$15 billion annually in 2018 and 2019
- Appropriates \$10 billion per year from 2020-2026

**Purpose:** Provides allotments to states that can be used to:

- Provide financial assistance to high-risk individuals who do not have employer-sponsored coverage.
- Provide incentives for states and appropriate entities to enter into arrangements that could help stabilize premiums.
- Reduce the cost of providing insurance in individual and small group markets to individuals with high utilization of health services.
- Increase health insurance options available in individual and small group markets.
- Promote access to preventive, dental, vision, mental health, and substance use services.
- Provide payments directly or indirectly to health care providers for the provision of services specified by the Administration.
- Provide assistance that reduces out-of-pocket spending for individuals.
- CMS may use the resources available to help stabilize premiums in states that opt not to use this funding to institute their own programs.

### Federal Invisible Risk Sharing Program

**Total Funding:** \$15 billion

**Funding Years:** 2018-2026

**Purpose:** To provide payments to health insurance issuers with respect to claims for eligible individuals for the purpose of lowering premiums for health insurance coverage offered in the individual market.

**Other:** The Administration will operate the program beginning in 2018. By 2020, it will establish a process by which state may operate the program

### Community rating waiver off-set (Upton Amendment)

**Total Funding:** \$8 billion (plus state match) (available to states that waive insurance regulations as described below)

**Funding Years:** 2018-2023

**Purpose:** To provide assistance to reduce premiums or other out-of-pocket costs of individuals who are subject to an increase in the monthly premium rate for health insurance coverage” as a result of a state adopting a waiver to engage in medical underwriting (MacArthur Amendment).

### Allotment for maternal, newborn, and mental or substance-related health

**Total Funding:** \$15 billion (plus state match)

**Funding Years:** 2020

**Purpose:** An addition to the Stability Fund exclusively for the purpose of maternity coverage, newborn care, or prevention, treatment, or recovery support for individuals with mental and or substance use disorders.