

	ACA	House Bill	Senate Reconciliation Bill
	Who and What Would be Covered?		
Individual Mandate	Requires most Americans to have health coverage or pay a fine	Mandate repealed, insurers would be allowed to impose a 30% premium surcharge on consumers who purchase a new plan after letting their previous coverage lapse, incentivizing healthy people to remain insured. States can allow insurers to make this penalty more severe.	Mandate repealed, amended to include a mechanism to incentivize people to remain insured similar to that in the house bill
Employer Mandate	Requires larger companies to offer affordable coverage to their employees	Mandate would be eliminated	Mandate would be eliminated
Ability to stay on one's parents insurance plan	Young people could remain on their parent's plan until age 26	Unchanged	Unchanged
Medicaid Funding	Open-ended entitlement program, matching federal funds for anyone who qualifies	Funded by giving states a per-capita amount or block grant based on state spending, not adjusting for rising costs. According to CBO, will substantially decrease federal funding.	Funded by giving states a per-capita amount or block grant beginning in 2021, amount would grow slower than in house bill, resulting in deeper cuts
Medicaid Expansion	States can expand Medicaid to cover anyone earning up to 138% of the poverty line, federal government bears majority of costs	States not allowed to expand Medicaid after this year, states that do expand before the deadline would receive less federal funds for people who sign up after 2019, making the expansion more expensive for the states	States that expand Medicaid would receive less federal funds starting in 2021
Essential Health Benefits	Insurers required to cover certain essential health benefits, such as hospital visits or mental health care	States allowed to change what qualifies as an essential health benefit	States allowed to change what qualifies as an essential health benefit
Planned Parenthood	Planned Parenthood eligible for Medicaid reimbursements, but federal money barred from funding abortion services	Planned Parenthood would face a one-year freeze on Medicaid funding	Planned Parenthood would face a one-year freeze on Medicaid funding
How they Would Pay for Coverage			
Tax Credits	Credits based on income, age, and geography, benefitting lower and middle-income people buying insurance through ACA marketplaces.	Credits based primarily on age, amount would not change if premiums change, and there would be no adjustments for people living in higher cost areas	Credits based primarily on age, income, and geography. Intended to cover scaled down coverage, and lowers the income threshold for individuals to qualify for credits.
Cost-Sharing Subsidies	Subsidies provided to insurers to help some of their ACA customers cover deductibles and co-payments.	Subsidies scheduled to end in 2020, although White House would have the authority to cut them off earlier	Subsidies scheduled to end in 2020, although White House would have the authority to cut them off earlier
Preexisting Conditions	Insurers not allowed to deny coverage or raise premiums based on preexisting conditions	States could allow insurers to raise premiums based on preexisting conditions if they had a break in coverage. States could set up other mechanisms, such as a high-risk insurance pool to cover sick residents. Federal government would have similar \$8 Billion fund to help the sickest get coverage.	Insurers not allowed to deny coverage or raise premiums based on preexisting conditions
Age	Insurers allowed to charge older customers up to three times what they charge younger customers	Allows insurers to charge older customers up to five times what they charge younger people, states can change the ratio but uncertain if they can raise it greater than 5:1	Insurers allowed to charge older customers up to five times what they charge younger customers, states not allowed to change ratio
Health Savings Accounts	Individuals can contribute up to \$3,400 and families up to \$6,750 to pretax HSAs	Individuals can contribute up to \$6,550 and families up to \$13,100 to pretax HSAs	Raises ACA contribution limits
High-Risk Pools	Not applicable, those with preexisting conditions mandated to be covered.	States would receive \$130 Billion over 10 years via a new Patient and State Stability Fund for high-risk pools and other programs for the very ill	The Stability fund would receive \$112 billion over 10 years aimed at reimbursing insurers who take large losses