

# DARRELISSA

## CONGRESSMAN

### MY PLAN TO REPEAL AND REPLACE OBAMACARE

The Access To Insurance for All Americans Act

#### THE PROBLEM

Obamacare isn't working. Premiums are up. Options are down. Millions have been forced into substandard health insurance coverage options, often with high deductibles and small provider networks while the nation continues to spend more and more on health care every year.

Americans deserve access to the very best health care coverage.

#### ISSA'S SOLUTION

Congressman Issa has a simple health insurance plan that would repeal and replace Obamacare with a proven alternative to give Americans access to hundreds of affordable, high quality, privately-run health insurance plans that would be offered without mandates, new taxes, or endless bureaucratic hurdles. His plan would give all Americans access to the same high-quality insurance options provided to the bureaucrats that drafted Obamacare.

Through the Federal Employee Health Benefit Program (FEHB), federal employees have access to some of the best private health insurance options in the world. His plan would open FEHB so all Americans have access to a plan that best fits their needs.

#### KEY PROVISIONS

- **Expands Consumer Choice.** Americans would have access to hundreds of choices for health care plans to select a plan that is right for them. FEHB offers more than 300 plans which include your choice of HMOs, PPOs, consumer driven health care plans and more.
- **Lowers Prices, Gives More Affordable Options.** In 2017, the cost of the average individual plan on Obamacare increased 25%, but for FEHB plans increased only 4.4% on average. This is a result of more robust market competition, increased consumer choice and a large risk pool that already includes 9 million federal employees, retirees and their families.
- **Guarantees Coverage.** Everyone would pay the same rate and be granted coverage regardless of pre-existing conditions, age, gender, employment or marital status.
- **Available Across State Lines.** With Congressman Issa's plan, there are multiple nationwide plans which would allow Americans in any state to purchase them regardless of state lines and allow portability from place to place and from job to job.

- **Keep Your Doctor.** Unlike Medicaid, nearly 99% of physicians already accept FEHB plans. Among the hundreds of choices for coverage, selecting a plan that covers the doctors you see now should be easier than ever.
- **Helps Job Creators.** Employers could choose to subsidize premium costs for their employees who obtain coverage through FEHB, unlike on the state-based exchanges established under the Affordable Care Act.
- **Reduces Costs.** Americans would be able to deduct the cost of their health insurance premiums, separately from their medical expenses.
- **Turnkey Operation.** Congressman Issa's plan is simple to implement. FEHB already works for millions of Americans, so adding new participants should be easily managed without requiring new infrastructure.
- **No Mandates.** There are no mandates on states, businesses, or individuals. Nor does my plan prohibit states from expanding Medicaid. But, we can do better than Medicaid for our most vulnerable. This would give current Medicaid enrollees access to low-cost privately-run options that provide better care.
- **Short & Easy To Understand.** Good health care policy doesn't need to be complicated. Unlike Obamacare which was thousands of pages long, my proposal is a short document just a few pages long.
- **Financial Security.** Americans will no longer have to worry about hitting the lifetime cap on their insurance policy when they are faced with expensive surgeries or long-term illnesses. Families could also opt to continue covering their child until their age 26.

For more information, please visit [Issa.House.Gov](http://Issa.House.Gov).