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Affordability Subcommittee

Chair Kevin Hern, Rep. Rick Allen, and Rep. Victoria Spartz

House Republicans, through our Healthy Future Task Force, are promoting a modernized and personalized approach to health that focuses on lower costs, more options, and peace of mind. As a way to make care and coverage more affordable, House Republicans' proposals seek to improve health care choices for workers and small business owners, promote innovation and transparency, and lower costs and increase options through competition.

IMPROVE HEALTH CARE FOR EMPLOYEES AND SMALL BUSINESS OWNERS: *Employers of all sizes should be able to provide more affordable health insurance that their employees value. Workers should be able to utilize these benefits to the fullest extent. To further this, we will:*

- Encourage more portable health coverage that gives employees control over their health spending, while giving employers more options to contribute to their employees' health care expenses.
- Make Health Savings Accounts (HSAs) accessible to more people by allowing people to personalize their health care and save for health costs now and in the future and by removing unnecessary red tape so these accounts work better and are easier to use.
- Reduce outdated Obamacare paperwork mandates to lessen administrative burden and reduce costs.
- Allow small business owners to join together through Association Health Plans to access the economies of scale that large companies enjoy, allowing them to offer more affordable coverage options to their employees.
- Remove barriers for employers to participate in advanced payment initiatives such as direct contracting, high performance networks, and centers for excellence for purchasing health care.

PROMOTE INNOVATION AND TRANSPARENCY: *Health care prices are hidden behind layers of bureaucracy, leaving patients in the dark as to what they will pay when they seek care and contributing to runaway health care costs. No other industry works this way. To empower patients with transparency and more affordable care, we will:*

- Seek to codify Trump administration rules that require hospitals, insurers, and middlemen to disclose cost information so patients can make informed decisions about their care.
- Pressure the Biden administration to finally implement the Advance Explanation of Benefits (AEOB), a bipartisan provision Congress passed to give patients unprecedented and revolutionary transparency in their health care prices *before* they receive care.
- Empower states to approve health insurance plans more suitable to their constituents' needs by lifting burdensome regulations that require cookie-cutter coverage.

LOWER COSTS AND INCREASE CHOICES THROUGH COMPETITION: *Harmful consolidation has resulted in higher prices, decreased quality of care, and worse health outcomes for Americans. To target the incentives driving this consolidation and limiting competition, we will:*

- Build upon the Trump administration's site-neutrality rules and create more fairness in the payment system by passing legislation to 1) ensure CMS pays the same Medicare rates for drugs and clinic visits at physician offices and hospitals, 2) reform the inpatient-only list, and 3) end inappropriate billing practices that lead to higher costs for patients.
- Give patients more ways to receive high-quality care by repealing the moratorium on physician-owned hospitals.
- Conduct congressional oversight of the Federal Trade Commission to ensure it is correctly utilizing its statutory authority to investigate harmful consolidation and promote competition.