

Healthcare reforms by Jeffrey Mercado

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1. **Reduce the minimum essential benefits down to 5: Ambulance, emergency, hospitalization, prescriptions and no cost preventative care are all mandatory benefits in order to be eligible for an advanced premium tax credit. Maternity, rehab, mental health, etc.. can be added on as riders to any plan.**
2. **Decrease the medical loss ratio from 80 to 75 and reinstate risk corridors as block grants to maintain insurer solvency.**
3. **Allow qualified healthcare providers to sell across state lines by giving the individual state's department of Financial Services the ability to set minimum limits just like they do currently with auto insurance**
4. **Eliminate grants to navigators/the individual marketplace**
5. **Have 2 options an underwritten and a guaranteed issue plan so healthy young people will have lower premiums.**
6. **Eliminate the penalty for non-qualified healthcare plan. If someone wants to purchase a non-qualified plan they can get a tax break of up to \$7,500 for an individual and \$20,500 for the family on the following year's taxes.**
7. **Cap the Max out of pocket to 10,000 for in network services**
8. **Allow a Medicare buy in option for states that do no expand Medicaid**
9. **Get the federal government out of facilitating subsidies. This can be done by allowing the carrier to facilitate the advanced premium tax credit.**
10. **For those individuals that are required to submit supporting documentation the documents must be submitted in advance of receiving the tax credit and the plan going into effect**
11. **Eliminate cost sharing deductions but allow tax credits to be applied supplemental plans up to \$50 per person \$150 per family**
12. **Cap the Medicaid expansion to 100% of the FPL**
13. **Allow premiums to be paid through payroll deduction post tax dollars**
14. **Allow employers to reimburse employees, if this option is exercised APTC are not eligible and the employer will receive the tax credit**

**15. Allow every American the choice to opt in(if available) or out of their employer plan and still be able to receive APTC**

Advanced premium tax credits will no longer be based on income but solely on age. APTC Chart below

• 18-\$100.00	46-\$343.60
• 19-\$108.70	47-\$352.30
• 20-\$117.40	48-\$361.00
• 21-\$126.10	49-\$369.70
• 22-\$134.80	50-\$378.40
• 23-\$143.50	51-\$387.10
• 24-\$152.20	52-\$395.80
• 25-\$160.90	53-\$404.50
• 26-\$169.60	54-\$413.20
• 27-\$178.30	55-\$421.90
• 28-\$187.00	56-\$430.60
• 29-\$195.70	57-\$439.30
• 30-\$204.40	58-\$448.00
• 31-\$213.10	59-\$456.70
• 32-\$221.80	60-\$465.40
• 33-\$230.50	61-\$474.10
• 34-\$239.20	62-\$482.80
• 35-\$247.90	63-\$491.50
• 36-\$256.60	64-\$500.00
• 37-\$265.30	
• 38-\$274.00	
• 39-\$282.70	
• 40-\$291.40	
• 41-\$300.10	
• 42-\$308.80	
• 43-\$317.50	
• 44-\$326.20	
• 45-\$334.90	