

Our Personal Option Health Care Vision For Lawmakers



How lawmakers can help give Americans a Personal Option in health care

Americans aren't looking for a government takeover of health care, they want to keep what works and fix what's broken. A Personal Option offers a robust menu of policy reforms that will give Americans more choice and control over their own health care, saving them money while expanding access to the doctors they want to see.

What members of Congress are saying about the Personal Option

[“Due to current federal laws, only 10% of Americans can take advantage of Health Savings Accounts. I’m](#)

[“More innovation in healthcare is pivotal to keeping Floridians healthy. This is why I support solutions in the](#)

[“Telehealth is expanding and transforming the Healthcare industry need more innovative](#)

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fighting to ensure the American people who want a HSA have access to one. We need a Personal Option.”

Rep. Cory Mills (Florida’s 7th District)

Personal Option, including expanded HSAs, telehealth opportunities—especially in our rural communities—and direct primary care agreements.”

Rep. Kat Cammack (Florida’s 3rd District)

solutions to our healthcare system I Personal Option.”

Rep. Greg Steube (Florida’s 17th District)

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10 actions lawmakers can take to advance a Personal Option in health care

Across the nation, principled state and federal lawmakers are working to pass components of a “personal option” approach to health reform. These include proven reforms such as expanding access to tax-free health savings accounts, repealing certificate-of-need laws, increasing telehealth access, creating affordable insurance options, and promoting price transparency. These reforms, and their sponsors, deserve our support.

The way to beat a bad idea — a Public Option — is with a better one. A Personal Option is the smarter alternative to government-controlled health care that can enable lawmakers to go on offense and make meaningful, lasting change.

▼ 1. Give patients more control of their health care dollars

Let every American open a tax-free health savings account, a powerful tool that saves you money by enabling you to pay and save for health care, tax-free

- *Enact the Health Care Fairness for All Act (H.R.3129) by Congressman Pete Sessions*
- *Enact the Healthcare Freedom Act (H.R.1769) by Representative Chip Roy*

Make tax-free health savings accounts even better by increasing how much you can save in your HSA and what you can spend the money on

- *Enact the Health Savings Act (S.1158, H.R.2959) by Senator Marco Rubio and Representative Jake LaTurner*

Let every employee use tax-free money from their employer to buy personally tailored, portable health insurance that stays with them from job to job

- *Enact the CHOICE Arrangement Act (H.R.3799) by Representative Kevin Hern*

▼ 2. Give patients direct access to doctors

Protect patients’ freedom to use direct primary care, a new model that lets you pay a flat monthly subscription for access to your most trusted doctors and to deep drug discounts

- *Enact the Primary Care Enhancement Act (S.628, H.R.3029) by Senator Bill Cassidy and Representative Lloyd Smucker*

▼ 3. Expand telehealth access

Unleash a digital health revolution by allowing patients to share medical information with trusted doctors remotely in real time

- *Enact the bipartisan CONNECT for Health Act (S.2016, H.R.4189) by Senator Brian Schatz and Representative Mike Thompson*
- *Enact the bipartisan Telehealth Expansion Act (H.R.1843) by Representative Michelle Steel*

Ensure rural Americans can take advantage of telehealth

- *Enact the Protecting Rural Telehealth Access Act (S.1636, H.R.3440) by Senator Joe Manchin and Representative Chris Pappas*

▼ 4. Free up health facilities to expand and compete

Reduce prices by ending inflated and dishonest billing of Medicare by local hospital monopolies

- *Enact the SITE Act (S.1869) by Senator Mike Braun*
- *Enact the FAIR Act (H.R.3417) by Representative Kevin Hern*

Lift the federal moratorium on physician-owned hospitals

- *Enact the Patient Access to Higher Quality Health Care Act (S.470, H.R.977) by Senator James Lankford and Representative Michael Burgess*

Repeal local certificate-of-need laws, which restrict competition and drive up costs for patients

▼ 5. Liberate medical professionals to deliver care

Let nurses, pharmacists, and physician assistants deliver care for which they're trained

Relax burdensome local rules that require a physician's supervision

Encourage states to recognize the licenses of professionals from other states, so doctors and nurses can practice across state lines

Let doctors and nurses bill Medicare for care they deliver outside their home state

Allow foreign-trained physicians to treat Americans during an emergency

Make commonsense COVID-19 policy waivers permanent

▼ 6. Reduce prescription drugs costs

Streamline FDA drug approvals to give patients and doctors more options without reducing safety

- *Enact the RESULTS Act (S.1712, H.R. 3532) by Senator Ted Cruz and Representative Chip Roy*
- *Enact the Promising Pathway Act (S.1906) by Senator Mike Braun*
- *Enact the Biosimilar Red Tape Elimination Act (S.2305) by Senator Mike Lee*

Remove barriers to robust pharmaceutical competition and price transparency

Repeal harmful prescription drug price controls that drive up costs and stifle life-saving innovation

▼ 7. Expand affordable insurance options

Protect access to short term health insurance plans, which can be significantly more affordable than traditional plans

- *Enact the Health Coverage Choice Act (H.R.76) by Representative Andy Biggs*

Legalize association health plans, which let small businesses band together to buy affordable coverage for their employees

- *Enact the Association Health Plans Act (H.R. 2868) by Representative Tim Walberg*
- *Enact the CHOICE Arrangement Act (H.R.3799) by Representative Kevin Hern*

Regulate insurance more sensibly so it costs less

Eliminate needless mandates so consumers can buy only what they need

Eliminate price controls so young people can afford insurance, which reduces costs for everyone

- Enact the reforms contained in “Health Care Choices 2020,” a comprehensive plan to reduce health care costs that has been endorsed by more than 80 national organizations and experts*

▼ 8. Promote price transparency

Incentivize doctors and hospitals to publish, and compete on, their cash-pay prices

Arm patients to shop for value using such powerful tools as tax-free health savings accounts and direct primary care

▼ 9. Strengthen government safety nets to protect the most vulnerable

Give low-income families more choice and control

Provide tax-free government contributions to low-income families’ health savings accounts

Let seniors choose the health insurance plan that works best for them

Assign new Medicare enrollees to a high-quality, competitive Medicare Advantage plan, while letting them choose a different plan or switch to Original Medicare if they wish

Restore Medicaid to its original mission as a safety net for the truly vulnerable

Phase out federal Medicaid subsidies for adults who are not disabled or poor

Give states flexibility so they can target resources to those who need it

Restructure Medicaid to control costs, eliminate waste and protect taxpayers

▼ 10. Help people, not insurance companies

Reform government subsidies so money is controlled by individuals, rather than by third parties like insurers and employers

- Enact the Health Care Fairness for All Act (H.R.3129) by Congressman Pete Sessions*

Share your perspective with us.

TAKE OUR SURVEY

First Name

Last Name

Email

Zip Code

STAY INFORMED

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