



## How would the American Health Care Act be different from Obamacare?

March 7, 2017

After months of anticipation, Republicans finally released their proposed replacement for the Affordable Care Act last night, something they're officially calling the American Health Care Act.

But how exactly does the new American Health Care Act differ from the Affordable Care Act? We're outlining a few key facts you should know about this new bill and what you can still expect to learn in the near future.

**The individual mandate would be gone, but the provision protecting individuals with pre-existing conditions would be here to stay.** This means Americans – especially Americans who don't want or can't afford health care – may be less likely to obtain coverage. However, [if you have a pre-existing condition](#), like cancer or diabetes, insurers still will not be able to deny you coverage or charge you more for your plan. Another provision that's staying put? Allowing children to stay on their parent's plan until age 26.

**You could still be penalized for certain behavior concerning your coverage.** While you wouldn't be able to be fined for not having coverage, [you would face a fine](#) if you tried to re-enter to market after not maintaining continuous coverage. It's a different approach than the one taken under the Affordable Care Act, but Republicans are hoping this will still motivate Americans to get health insurance.

**Tax credits as we know them would no longer exist.** Under the Affordable Care Act, tax credits are based on household income, among other factors. However, under the newly-proposed American Health Care Act, [tax credits would be age-based](#).

**Older Americans could be charged more for their coverage.** In the past, Obamacare restricted insurers from charging older individuals more for their coverage. But the new bill that Republicans proposed last night would allow insurers to [charge older Americans up to five times](#) as much as they would charge younger people for health coverage.

**Planned Parenthood would be defunded.** In the past, [we've discussed the potential effects](#), an Obamacare replacement plan could have on women's health care, and this is one of the most significant ways a bill like the American Health Care Act could change access to care for millions of women.

An Obamacare replacement may have finally been presented, but it's far from approved. In addition to Democratic opposition, the bill is [likely to face opposition from some Republicans](#), who think more needs to be done to replace Obamacare.

And when it comes to a replacement plan, one of the most important questions still remains unanswered: When it comes to the [nearly 20 million Americans](#) who could lose coverage without Obamacare, would they all have the opportunity to regain it under a bill like the American Health Care Act?

### About GoHealth:

As a leading health insurance marketplace, GoHealth's mission is to improve access to healthcare in America. Enrolling in a health insurance plan can be confusing for customers, and the seemingly small differences between plans can lead to significant out-of-pocket costs or lack of access to critical medicines and even providers. GoHealth combines cutting-edge technology, data science and deep industry expertise to match customers with the healthcare policy and carrier that is best for them. Since its inception, GoHealth has enrolled millions of people in Medicare and individual and family plans.