



BLUEPRINT FOR

# IMPROVING HEALTHCARE FOR AMERICAN FAMILIES

Americans deserve a healthcare system that puts families first and gives them peace of mind to live better, healthier lives. Despite significant efforts to lower costs and increase access to care, far too many Americans and businesses are struggling to find health insurance that is affordable and will meet their needs. Last year, I made a promise to my constituents that I would put forward a health care plan that addresses these challenges and puts us on a more fiscally sustainable path. The following proposals are a culmination of that promise. Together, I believe we can create a personalized, family-oriented healthcare system that expands options, reduces out-of-pocket costs, and puts you and your doctor in control of your health. I encourage you to read the full report on my website at [www.anthonygonzalez.house.gov/blueprint](http://www.anthonygonzalez.house.gov/blueprint), below is an outline of the proposal. I also welcome your feedback, please send any thoughts or ideas of your own on how we can improve America's health care system by emailing [healthcare.gonzalez@mail.house.gov](mailto:healthcare.gonzalez@mail.house.gov).



## Provides Greater Choice & Control

Families are at the heart of our healthcare system and it is essential that they possess control over how their healthcare dollars are spent. My plan substantially strengthens Americans' ability to save and spend as they see fit by consolidating and simplifying our current patchwork of tax-advantaged savings accounts - Health Savings Accounts (HSAs), Flexible Spending Accounts (FSAs), Health Reimbursement Arrangements (HRAs), and Medical Savings Accounts (MSAs) - into a single fund called a Medisave Account (MDA).

MDAs would be owned by individuals and capable of covering both out-of-pocket costs and health insurance premiums, of any type and from any source, tax-free. These accounts put you and your family in the driver seat, granting you total control of your hard-earned money so you can make healthcare decisions that are in your best interest, not the government's. To support individuals and families across the income scale, my plan offers direct financial assistance via a one-time tax credit and refocuses billions of dollars in subsidies to health insurers by converting them into targeted MDA distributions that will allow the poorest among us to have adequate health care access and coverage.

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## Protects Your Family



Nothing is more important than guaranteeing every American, regardless of their medical history, has access to affordable health insurance. My plan maintains current Affordable Care Act rules that prevent insurance companies from denying access to Americans with pre-existing conditions. Additionally, my plan ensures Americans with pre-existing conditions receive affordable coverage by establishing a federally funded reinsurance program that subsidizes and therefore reduces the premiums of high-risk individuals. Specifically, my proposal authorizes \$200 billion over ten years (\$20 billion annually) to establish state-run reinsurance programs. These programs would serve as a backstop against high medical costs by directly offsetting them and stabilizing premiums. To end the exploitative practice of surprise medical billing, my plan prohibits providers from charging patients for services above the median-in-network price for any out-of-network care.



## Ensures Financial Security

No American should live in fear of going bankrupt due to one bad diagnosis or exorbitant health care costs. In order to protect you and your loved ones against major medical expenses, my plan requires all qualified insurance plans to place clearly stated annual caps on direct out-of-pocket payments by the policyholders. It also provides direct financial support to individuals and families struggling to afford their out-of-pocket medical costs by restoring and expanding the Cost Sharing Reduction (CSR) program, which reduces copays and deductibles for low-income families across the country.

## Lowers Health Care Costs



Each year the United States spends more on health care than any of the other developed country, despite supplying the same level of services. One of the most significant drivers of higher health care prices is the increasing rate of market consolidation among health care providers. According to the Federal Trade Commission (FTC), nearly 75% of U.S. hospital markets are no longer competitive. My plan ensures competition among health care providers by increasing the size of the FTC antitrust staff investigating hospital consolidation and reducing incentives for hospital mergers by requiring hospitals in uncompetitive areas to accept the average reimbursement rate among commercial health insurers.

My plan also tackles the rising cost of lifesaving prescription drugs by allowing Medicare to negotiate with drug companies on the price of drugs. Additionally, it addresses foreign free riding of American pharmaceutical innovation by tying Medicare drug payments to an international pricing index (IPI model), which will uncover the average price among comparably wealthy nations.