



H.R. 1628 – The American Health Care Act

Summary of Funding Provisions

Stability Fund

Total Funding: \$100 billion (plus state match)

Funding Years: 2018-2026

- Appropriates \$15 billion annually in 2018 and 2019
- Appropriates \$10 billion per year from 2020-2026

Purpose: Provides allotments to states that can be used to:

- Provide financial assistance to high-risk individuals who do not have employer-sponsored coverage.
- Provide incentives for states and appropriate entities to enter into arrangements that could help stabilize premiums.
- Reduce the cost of providing insurance in individual and small group markets to individuals with high utilization of health services.
- Increase health insurance options available in individual and small group markets.
- Promote access to preventive, dental, vision, mental health, and substance use services.
- Provide payments directly or indirectly to health care providers for the provision of services specified by the Administration.
- Provide assistance that reduces out-of-pocket spending for individuals.
- CMS may use the resources available to help stabilize premiums in states that opt not to use this funding to institute their own programs.

Federal Invisible Risk Sharing Program

Total Funding: \$15 billion

Funding Years: 2018-2026

Purpose: To provide payments to health insurance issuers with respect to claims for eligible individuals for the purpose of lowering premiums for health insurance coverage offered in the individual market.

Other: The Administration will operate the program beginning in 2018. By 2020, it will establish a process by which state may operate the program

Community rating waiver off-set (Upton Amendment)

Total Funding: \$8 billion (plus state match) (available to states that waive insurance regulations as described below)

Funding Years: 2018-2023

Purpose: To provide assistance to reduce premiums or other out-of-pocket costs of individuals who are subject to an increase in the monthly premium rate for health insurance coverage” as a result of a state adopting a waiver to engage in medical underwriting (MacArthur Amendment).

Allotment for maternal, newborn, and mental or substance-related health

Total Funding: \$15 billion (plus state match)

Funding Years: 2020

Purpose: An addition to the Stability Fund exclusively for the purpose of maternity coverage, newborn care, or prevention, treatment, or recovery support for individuals with mental and or substance use disorders.