

Good for Consumers	Bad for Consumers
<ul style="list-style-type: none"> • Funds cost share reduction plans that lower consumers out of pocket costs through 2019, easing fears that these would end sooner. • Eliminates the tax penalty for not buying insurance. • Eliminates certain taxes for individuals with incomes over \$200,000. • Would lower the cost of health insurance for many younger individuals by basing tax credits on age and income. • Would lower the cost of health insurance younger individuals by allowing insurers to charge younger people five times less than older people for coverage (currently the requirement is three times less). Extends tax credits to lowest income adults (although these individuals are currently eligible for Medicaid in Wisconsin). 	<ul style="list-style-type: none"> • Eliminates cost share reduction plan in 2020 that currently help millions of Americans afford care when they are sick by lowering out of pocket costs. • Allows states to reduce benefit packages that insurers are required to offer, which would mean that consumers could be spending more on health care while spending less on health insurance. • Makes cuts to Advanced Premium Tax Credits that lower monthly premiums starting in 2020. • Would increase premiums for older, lower income workers by reducing the amount of tax credit they would be eligible to receive. • Would increase the cost of health insurance for older individuals by allowing insurers to charge older people five times more than younger people for coverage (currently they are limited to three times more). • Cuts Medicaid funding which will likely translate into reduced benefits for recipients. • Anyone that allowed health insurance coverage to lapse for two months would have to wait six months to gain coverage. • Eliminates tax credits for certain immigrants and individuals making over 350% of the federal poverty limit in 2020.
Good for CGHC/Insurers	Bad for CGHC/Insurers
<ul style="list-style-type: none"> • Provides funds to insurance companies to help stabilize the market over the next two years which will help reduce premium increases for consumers. • Provides funds to states to with high-cost consumers through risk pools or another mechanism which would also help reduce insurance costs for individuals that do not have high cost conditions. • Eliminates the health insurer tax. 	<ul style="list-style-type: none"> • Would likely reduce the number of people purchasing health insurance in the individual market • Even with a six month waiting period, experts believe there is a good chance people would wait until they are sick to purchase coverage. This leads to higher costs for everyone.
Ugly	
<ul style="list-style-type: none"> • Addresses only insurance reform and does not tackle the underlying problem of health costs. • Would leave millions more people uninsured according to the Congressional Budget Office, which could lead to higher doctor and hospital charges. 	