

	Pre-ACA in TX	ACA	AHCA (passed by US House)
<b>Guaranteed Coverage</b> Even with pre-existing conditions	No. Could be denied, charged more, or sold only limited coverage based on pre-ex conditions. Expensive “high risk pool” option for a few	Yes. You can’t be denied, charged more, offered only limited coverage or placed in a waiting period due to pre-ex	No. States can opt to let insurers charge more for pre-ex when people have a gap in coverage more than 2 months, if the state has a high-risk pool or similar measure. No assurance of affordability in high risk pool
<b>Premiums based on:</b>	No standards. Could be denied or charged more based on gender, health, etc.	Age and geography. Age variation capped at 3:1	Age variation expanded to 5:1. Raises prices for older individuals and lowers it for younger. States can opt to increase age rating ratio more, making coverage even less affordable for older enrollees.
<b>Comprehensive Benefits</b>	Requirements for some specific benefits, but not comprehensive coverage. No requirements for Rx, maternity, mental health and substance use	Essential health benefits – comprehensive floor for coverage that includes mental health, prescriptions, maternity, and other health care	States can waive ACA essential health benefit standards. Possible to return to pre-ACA standards missing broad coverage for Rx, maternity, and mental health, substance use and more
<b>Limits on out-of-pocket \$</b>	Lifetime and annual limits were common. Plans not required to cap out-of-pocket costs.	Lifetime and annual limits prohibited. Out-of-pocket costs capped in all policies	Can be waived. Lifetime limits and out-of-pocket costs apply only to what state defines as essential benefits.
<b>Subsidies for Lower-income</b>	No.	Sliding scale subsidies for premiums and deductible based on income.	Deductible (cost-sharing) subsidies repealed. Premium subsidies cut and not adjusted for income or region. Adjusted for age, but not enough. Compared to today, biggest losers are people age 50-64, low-income, and in rural areas
<b>Shopping for an comparing plans</b>	Nearly impossible to shop full market. No price lists available. Only “teaser” rates available until full health history is submitted and reviewed.	Health Insurance Marketplace lists plan options, prices, coverage, provider networks, formularies, etc. Coverage groups into metal tiers. Standard “nutrition label” for plans helps with comparisons	Metal tiers go away. Current “catastrophic” level plans remain the floor
<b>Insurance coverage mandate</b>	None	People with an affordable option must buy coverage or pay fine	ACA mandate repealed. Allows a 30% premium surcharge for 12 months on people who have a gap in coverage more than 2 months (at state option, replaced by letting insurers charge more for pre-ex)