

	Pre-ACA in TX	ACA	AHCA (passed by US House)
Guaranteed Coverage Even with pre-existing conditions	Pre-existing condition waiting periods if you did not have continuous coverage	Guaranteed coverage. Cannot be denied coverage, charged more, or placed into a waiting period due to pre-existing conditions	No change to guarantee of coverage in group market
Premiums based on:	Health status; age; gender; geography; type of work; number of employees. Premiums vary between most and least “risky” by factor of 25:1. Smallest businesses (<5-10 employees) and those with a sick worker are priced out of the market.	Age and geography. Age variation capped at 3:1 Far less variation in premiums between groups. Coverage more affordable for the smallest groups and firms with a sick worker	Age variation expanded to 5:1. Raises prices for older workers (or their firms) and lowers it for younger workers (or their firms). States can opt to increase age rating ratio more, making coverage even less affordable for older workers.
Comprehensive Benefits	Requirements for some specific benefits, but not for comprehensive coverage. No requirements in small group coverage for Rx, maternity, and only limited mental health.	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 old, state standards missing broad coverage for Rx, maternity, and mental health, among other benefits.
Limits on out-of-pocket costs	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 (to limit medical bankruptcy)	Can be waived. Lifetime limits and out-of-pocket costs apply only to what state defines as essential benefits.
Tax credits	none	Small business health care tax credit coverage up to 50% of employers cost. Must have fewer than 25 employees, pay average salaries below \$50,000	No change in AHCA.
Shopping for an comparing plans	Nearly impossible to shop full market. No price lists available. Only “teaser” rates available until each employee turned in detailed health status information. No plan standardization made comparisons difficult.	SHOP exchange – online Marketplace for small businesses. Coverage groups into metal tiers. Standard “nutrition label” for plans helps with comparisons	Metal tiers go away. Current “catastrophic” level plans remain the floor Trump administration separately planning to essentially end SHOP exchange at end of 2017