

THE PROTECT ACT

WHY THE

PROTECT ACT?

Protections for Americans with pre-existing conditions shouldn't be up for debate. Republicans believe that every American deserves the peace of mind that they, their spouse, and their children will never be denied health care coverage or be charged more because of a pre-existing condition. Republicans are fighting for patient-centered health care that delivers the kind of affordable, quality care and protections that you and your family deserve.

This is why a group of Republican Senators led by Thom Tillis introduced the Protect Act, which is based on three fundamental principles:

PROTECTION Republicans are committed to protecting Americans who have pre-existing conditions. You and your loved ones should never be denied coverage, a procedure, or treatment because of a pre-existing condition. That's why the Protect Act guarantees coverage for pre-existing conditions and prohibits insurance companies from excluding coverage of treatments for a patient's pre-existing condition.

AFFORDABILITY Republicans understand that families need real affordable options that fit within your monthly budget. That's why the Protect Act prohibits insurance companies from charging you higher premiums due to pre-existing conditions.

CHOICES Republicans believe you deserve plenty of choices when it comes to health care plans that work best for you and your family, and you shouldn't have to worry about plans that won't cover your pre-existing conditions. The Protect Act guarantees the availability of health insurance coverage in the employer or individual markets for you and your loved ones, regardless of whether or not you have a pre-existing condition.

FAQ

WHY INTRODUCE THE PROTECT ACT?

As the courts decide the constitutionality of Obamacare and some politicians in Washington push for the government takeover of your health care, Republicans believe that you and your family deserve access to affordable health care, regardless of your health status or pre-existing conditions. Republicans introduced the Protect Act to protect the health care of Americans with pre-existing conditions.

WHAT ABOUT OBAMACARE?

The fundamental issue with Obamacare is that it has caused health care costs to significantly increase, leaving many families – including those with pre-existing conditions – unable to afford any health insurance. In the event that the Supreme Court deems Obamacare unconstitutional, the Protect Act would ensure that Americans with pre-existing conditions will have access to health care that covers their pre-existing conditions.

DOES THE PROTECT ACT REPEAL OR REPLACE OBAMACARE?

No. The Protect Act does not strike down, weaken, or change a single provision from Obamacare, nor is it designed to be a replacement for Obamacare.

WHY ISN'T THE PROTECT ACT A MORE COMPREHENSIVE HEALTH CARE BILL?

This bill demonstrates the commitment of Republicans to protect Americans with pre-existing conditions, regardless of the future of Obamacare. The senators who introduced the bill have made it clear that they are willing to work with anyone – Republican and Democrat alike – who wants to reform our broken health care system and ensure Americans have access to quality and affordable health care.

WOULD INSURANCE COMPANIES BE ABLE TO DENY TREATMENTS FOR PATIENTS WITH PRE-EXISTING CONDITIONS?

No, they would not. The Protect Act prohibits insurance companies from excluding coverage of treatments for a pre-existing condition.

TWO DIFFERENT VISIONS FOR

THE FUTURE OF YOUR HEALTH CARE

Health care in America has been broken for decades, and Obamacare has only made things worse. While we have the best doctors and treatment options available anywhere in the world, Obamacare gave power to bureaucrats while making health care too expensive for hardworking families. Too many Americans are unable to choose the plan that would work best for them or see the doctor of their choosing.

We need reform and there are two competing visions for the future of your health care.



PATIENT-CENTERED REFORM

Republicans are committed to patient-centered health care that protects Americans with pre-existing conditions. Republicans believe you and your family should have access to quality health care choices that you can actually afford. That means if you or a loved one have a pre-existing condition, you should never have to worry about how you'll find or pay for health care. Insurance companies and government bureaucrats should never stand in the way of your ability to take care of your family.

— OR —

GOVERNMENT-RUN HEALTH CARE

While the government can't even run your local DMV properly, there are politicians in Washington who are proposing a total government takeover of your health care. That means if you like your current health insurance, you won't be able to keep it, because the private plans that over 180 million Americans rely on would become illegal. In addition to paying higher taxes, it will also mean fewer choices for you and your family. With government bureaucrats in charge, you won't be able to get the health care you want when you need it. That means you and your loved ones could wait months or longer to get the treatment you need.