H.R. 3129 - Health Care Fairness for All Act

Summary:

The Health Care Fairness for All Act is written from the belief that American families should be able to obtain the health care they need, when they need it, from the best provider available. This bill is a free-market health care solution that would provide parity for all Americans, whether they obtain insurance on an exchange or through an employer-provided plan.

Background: *Health care in the United States*

Our nation's health care system is broken. For millions of Americans health insurance is unaffordable, out-of-pocket costs are climbing, and the best doctors and hospitals are inaccessible. This burden is especially heavy for those with chronic illnesses. Under the current system, patients are restricted to a few providers and locations. Health insurance premiums and out-of-pocket costs continue to climb. Proposed solutions are generally confined to maintaining the status quo or shifting to one-size-fits-all government-backed solutions.

Solution: *Health Care Fairness for All Act*

The Health Care Fairness for All Act brings flexibility and choice to the U.S. health care system, while maintaining strong protections for the vulnerable. Under this bill, every American citizen could choose to keep their employer-provided health insurance or to receive a tax credit to cover health care expenses. This credit could be used to purchase insurance on the private market or deposit in a Roth HSA. The Health Care Fairness for All Act also would expand telehealth availability, promote price transparency and competition, and enable individuals to see a direct primary care doctor of their choice. This is a solution that empowers people to obtain coverage on the private market – and enables the private market to provide for their needs.

10 Bold Ideas:

These 10 Bold Ideas are supported by 81 members of the Health Policy Consensus Group, comprised of health policy leaders from across the country

1. End narrow networks (Sec. 121)
2. End high deductibles (Sec. 122)
3. Access to portable insurance (Sec. 301)
4. Expand telehealth access (Sec. 124)
5. Give families access to 24/7 care (Sec. 204)
6. Patient controlled spending (Sec. 121)
7. Create Roth HSA (Sec. 121)
8. Expanded access to HSAs for seniors (Sec. 201)
9. Price transparency (Sec. 501)
10. Offer specialty care for the chronically ill (Sec. 121)

Public opinion:

In a recent poll conducted by Americans for Prosperity, 71% of respondents indicated that the best way to reduce health care costs is to give Americans more choice and control over their own health care, while just 29% say increasing government control is a better approach. Further, 87% of respondents said that any American should be able to open a HSA, and 75% said that measures adopted during the pandemic to make it easier for people to access telehealth should be made permanent.

Groups in support: The Goodman Institute and Americans for Prosperity

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