

Trump's Pay or Die Healthcare Plan

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Region: [USA](#)

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Proposed Trumpcare is a boon to America's privileged and sickness industry, a bane for most others - leaving millions more uninsured than under Obamacare.

The plan released Monday will likely be revised before Congress votes on it later this year. If enacted, change will come next year and in 2020.

Trump's promise of improved healthcare for everyone at less cost than Obamacare was baloney. The final bill when voted on will be worse - how much depends on what revisions are made.

Things don't look promising. Most people will pay more for less or settle for inadequate coverage, leaving them mostly on their own in case of serious health issues.

Under his American Health Care Act (AHCA - Trumpcare), most taxes on industry will be eliminated. Medicaid will be starved by less funding to states, perhaps en route to eliminating it altogether - replaced by who knows what or nothing, leaving America's poor dependent on charity.

Medicaid expansion will survive in limited form, enrollment frozen in 2020 - after which states will receive federal block grants based on population size, effectively cutting a vitally needed program for millions of America's poor.

The nation's most vulnerable and elderly will pay more in premiums and out-of-pocket costs. Young, healthy and wealthy Americans will benefit.

An estimated \$600 billion in tax revenue over the next decade is eliminated, adding to annual deficits and national debt if not compensated for by other means, according to the [Committee for a Responsible Federal Budget](#) (CRFB).

Estimates don't include "the cost of repealing the individual and employer mandates or the cost of the replacement tax credits in the House legislation - though they do include the cost of the legislation's proposed Health Savings Account (HSA) expansions. These estimates are only for the individual tax measures repealed by the House bill," CRFB said.

The legislation "will worsen the financial state of the Medicare Hospital Insurance trust fund" - perhaps intended as part of a plan to eventually eliminate the program vital to millions of seniors and others eligible.

Proposed tax credits based on age, not income, will replace Obamacare subsidies, phased out by 2020. They'll range from \$2,000 for individuals under 30 to \$4,000 for aged 60 or older people.

Individuals with annual incomes over \$75,000 and couples earning more than \$150,000 will gradually lose these credits, America's poor and middle-income households hard-pressed to pay for increasing healthcare costs.

Insurers will be allowed to charge seniors five times more than younger people, compared to three-fold under Obamacare.

Millions unable to afford adequate coverage will be forced to be underinsured or settle for eroding Medicaid.

Many Obamacare provisions remain, including letting adults under age 26 stay on their parents' plan, and preventing insurers from discriminating against individuals with pre-existing conditions. It bars them from imposing annual and lifetime limits on coverage.

Instead of the individual mandate, taxing people without coverage, insurers may impose a one-year 30% premium surcharge on anyone letting it lapse.

The plan doesn't account for cost differentials in different parts of the country, penalizing many Americans for living in the wrong places.

Proposed health savings accounts (HSAs) are a tax shelter for the rich, most Americans unable to benefit from them.

Obamacare is a healthcare rationing scheme, benefitting insurers, drug companies and large hospital chains. Trumpcare makes a bad system worse.

Americans pay double or more for healthcare than consumers in other developed countries. Government-guaranteed universal, single-payer coverage alone works equitably for everyone.

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