

# Comparison of Access and Affordability Provisions 2009 Health Reform Bills



National Association of REALTORS® Government Affairs Division  
500 New Jersey Avenue, NW, Washington DC, 20001

	<b>HR 3962 Final House Bill</b>	<b>HR 3590 Final Senate Bill</b>	<b>House Republican Alternative</b>	<b>SHOP S. 797/HR 2360</b>
<b>ACCESS</b>				
<b>Single Point of Entry or Application</b>	Yes - Exchange	Yes - Exchange & SHOP	No	Yes - SHOP
<b>Eligible Participants</b>	Individuals w/o Employer Coverage  Self-Employed  Owners/Employees of Small Businesses (≤ 25 employees initially; ≤100 employees at full implementation)	Individuals w/o Employer Coverage  Self-Employed  Owners/Employees of Small Businesses (≤100 employees)	NA	Self-Employed  Owners & Employees of Small Businesses (≤ 100 employees)
<b>Guaranteed Issue Plans</b>	Yes	Yes	No	Yes
<b>Guaranteed Renewal</b>	Yes	Yes	No	Yes
<b>Bans Use of Preexisting Conditions</b>	Yes	Yes	No	Yes

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<b>Bans Preexisting Condition Waiting Periods</b>	Yes	Yes	No	Limited to 6 month period
<b>Portable Policies</b>	Yes	Yes	Yes	Limited
<b>CBO Estimates - Percent of Americans w/ Health Ins Upon Implementation (83% currently)</b>	96%	94%	83%	No Estimate Available

<b>AFFORDABILTY – RATING RULES</b>				
<b>Ban on Use of Health Status</b>	Yes	Yes	No	Yes
<b>Ban on Use of Claims History</b>	Yes	Yes	No	Yes
<b>Ban on Use of Gender</b>	Yes	Yes	No	Yes
<b>Limits on Age Rating</b>	2:1	3:1	None	3:1
<b>Eliminates Annual/Lifetime Caps</b>	Yes	Yes	No	No
<b>Tax Credits</b>	Individuals, Self-employed and Small Employer	Individuals, Self-employed and Small Employer	No	Self-employed and Small Employer
<b>AFFORDABILITY – ECONOMIES OF SCALE</b>				
<b>Larger Insurance Pools</b>	Yes	Yes	Yes	Yes
<b>Uniform Administrative</b>	Yes	Yes	Yes	Yes

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<b>Procedures</b>				
<b>Nationwide Policies</b>	Yes	Yes	Yes	Yes
<b>Multi-state Policies</b>	Yes	Yes	Yes	No

