



Visit the Majority Leader's [Health Care Reform Clearing House](#) for even more information!

Read the [full bill text](#) as introduced to the House Rules Committee.

Read how the bill specifically affects [Oregon's Third Congressional District](#).

[Changes from 3200](#) - Learn about the biggest changes from America's Affordable Health Choices Act, or view a [side by side comparison](#) of the two bills.

[Immediate Reforms](#) - Learn what reforms would take place when the bill becomes law.

[Reform Timeline](#) - More information on what reforms take effect immediately and which ones are phased in over time.

[Controlling Costs](#) - Finding savings in the current health care system is not just about paying for reform in the short-term — it is about controlling unsustainable health care costs in the long

run or “bending the curve” on health care spending. We cannot keep adding patients to a broken system. Without controlling health care costs, families will continue to be burdened with higher premiums, businesses will be forced to drop coverage or lay off workers, and our national and state budgets will be fiscally unsustainable.

[Delivery System Reforms](#) - Reining in rising health costs and improving quality hinges on doctors, hospitals, and other providers working together to ensure that they provide the right care to the right patient at the right time. Rather than rewarding the quantity of care, payment systems must be modernized to reward high quality care. Realigning payment incentives will reduce waste, slow the growth of health care costs, and improve Americans' health. Affordable Health Care for America Act contains multiple provisions to reform the health care delivery system.

[Consumer Protections and Insurance Market Reforms](#) - The Affordable Health Care for America Act includes comprehensive reforms to create a transparent, consumer-friendly insurance marketplace that protects consumers and provides them with choices among quality, affordable health care plans.

[Guaranteed Benefits](#) - In order to achieve affordable, quality health care for all, the Affordable Health Care for America Act establishes standards to ensure that all plans in the new Health Insurance Exchange cover a comprehensive set of necessary services and offer protections for consumers.

[Making Coverage Affordable](#) - The Affordable Health Care for America Act makes insurance premiums more affordable and reduces out-of-pocket expenses for lower and middle income individuals and families. It provides sliding-scale affordability credits for individuals and families with incomes above the Medicaid thresholds but below 400 percent of poverty. It also protects individuals and families from catastrophic costs with a cap on total out-of-pocket spending. In addition, it broadens Medicaid coverage to include individuals and families with incomes below 150 percent of poverty.