Advantages of the Wyden- Bennett Healthy Americans Act

- **Portability:** Access to health care should not depend on your current employment status, especially during difficult economic times. Under the Healthy Americans Act, you can keep your health care insurance plan if you lose or change your job.

- **Choice:** Every American will have access to a choice of competing plans. If you are enrolled in a group plan through your employer, your employer provided plan will no longer be your only option. You can keep what you have through your employer, but you are free to shop for better, cheaper insurance. If you don’t like your insurance company, you can fire your insurance company and hire another one.

- **High-quality:** The basic plan that every American will have access to would be actuarially equivalent to the Blue Cross Blue Shield plan offered to Members of Congress. Insurers will be required to meet standard regulations that guard against discrimination based on previous health conditions. The Healthy Americans Act will force private-sector insurers to innovate and compete on cost and quality, and replace the current system under which insurers seek the healthy and avoid the sick.

- **Tax deductions and broad subsidies:** Anyone earning less than $125,000 will receive tax deductions. For example, if you make up to $62,500 annually as an individual you can deduct $6,025 from your taxes. Furthermore, individuals who earn up to approximately $43,000 per year and families who earn up to $88,000 per year will receive subsidies to make health-care coverage affordable. Individuals making less than $11,000 per year will receive full subsidies to pay for health insurance, replacing coverage through Medicaid.

- **Universal coverage:** The Wyden-Bennett plan can cover the 47 million uninsured without spending more money. CBO has scored the plan as self-financing in its first year of implementation and the Lewin Group estimates that over 99% of Americans would be covered.