



RECONCILIATION MESSAGING

Lowering Health Care Costs

TOPLINE MESSAGING:

- Patients continue to pay the price for Democrats' so-called Affordable Care Act (ACA).
- Democrats now admit the law has failed and that the only way to prop it up is to send billions more dollars to insurance companies to artificially buy down premiums.
- Democrats did not fund ACA cost-sharing reduction programs long-term.
- Instead, they encouraged insurance companies to engage in "silver loading," a gimmick that costs taxpayers billions while lining the pockets of insurance companies.

REPUBLICAN SOLUTION:

- The Senate Republicans' legislation addresses silver loading, preventing these extra costs from being passed onto taxpayers while lowering premiums for American patients.
 - Appropriates funding for Cost-Sharing Reduction (CSR) payments.
 - Estimated to **save American taxpayers \$33.6 billion.**
- The legislation applies protections that prohibit federal CSR funding from going to plans that cover abortion.