

How these ALEC bills expand the power of insurance companies

These bills or resolutions:

- Oppose health insurance reforms with a [state constitutional amendment](#) created with the insurance industry, as well as a [resolution](#), that thwarts implementation of the Affordable Care Act
- [Oppose efforts to advance public health care](#) in favor of a free-market approach that would expand the pool of consumers for private or for-profit insurance companies. (see also [this bill](#)).
- [Eliminate mandated benefits intended to ensure minimal care for American workers](#) by effectively deregulating key aspects of the insurance market for small businesses. (See also this [related bill](#)).
- [Permit sales by insurers not licensed in the purchaser's state](#), allowing a race to the bottom in terms of mandated benefits for Americans and robust state regulation of health insurers. See more details below.
- Prevent patients who are injured or killed through medical malpractice from receiving full compensation for their injuries by:
 - [Abolishing joint and several liability rules](#) that ensure full compensation among defendants that may share responsibility, such as surgeons, anesthesiologists, nurses, hospitals, and pharmaceutical companies.
 - [Capping damages for pain and suffering](#) and for the loss of companionship of a loved one who is killed due to medical negligence or incompetence.
 - [Requiring that medical malpractice claims be filtered through a "medical panel"](#) that could increase costs of litigation and initially supplant you having a of your peers with having panels of the doctor's or hospital's peers.

See also the medical malpractice bills in the "[Tort Reform and Injured Americans](#)" section

- [Prohibit state or local efforts to limit hospital over-development](#), despite the fact that over-development increases health care costs.
- [Promote health savings accounts](#) with tax benefits that can be used by the wealthy as a tax shelter.

To see a full list of these bills, click [here](#)

These bills also erode the safety net for older Americans or Americans living in poverty by:

- [Supporting Medicare privatization](#) by urging Congress to support "individual health savings accounts" that may not cover the cost of needed medical care.
- Dictating that states cannot cover medical assistance benefits that exceed the federal minimum by:
 - [Prohibiting additional benefits that state residents may need for their health and lives](#) and,
 - [Creating barriers to requiring important health benefits](#)
- Privatizing Medicaid by, for example:
 - [Giving disadvantaged persons vouchers to purchase private insurance](#) in the form of a cash allowance. This private insurance would likely require high deductibles that make key medical care unaffordable to many, and
 - [Encouraging recipients to forego care](#) by providing a partial refund to low-income recipients who do not use the full value of their benefits.

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