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.

To see a full list of these bills, click here.