

H.R. 2900, the Patient OPTION Act
Rep. Paul C. Broun, M.D. (GA-10)
Section-by-Section Summary

Title I: Repeal of PPACA and HCERA

- Repeals the Patient Protection and Affordable Care Act (Obamacare) and the Health Care and Education Reconciliation Act of 2010.

Title II: Health Care Tax Reform

- Repeals the requirement that HSAs be tied to High Deductible Health Plans.
- Increases the contribution limit for HSAs to \$10,000/year for individuals and \$20,000/year for families.
- Allows HSAs to be used by Medicare-eligible individuals.
- Repeals the additional penalty for withdrawing HSA funds for non-medical purposes.
- Makes all health care expenses fully deductible, including the cost of health insurance (Sections 206-208).
- Establishes tax credits for physicians who provide charitable care to indigent patients and donors who make contributions for the purposes of indigent care.
- Allows individuals to make charitable donations from their HSAs.

Title III: Medicare Premium Assistance Program

- Replaces Medicare with a premium assistance program beginning the first January 1 after the date of enactment.
- Allows for Medicare-eligible individuals to opt out of Medicare if they choose not to be enrolled.
- Phases out the Centers for Medicare and Medicaid Services and transfers its functions to the Treasury.

Title IV: EMTALA Reforms

- Allows for the application of triage (by a qualified medical screener) in admitting individuals to emergency rooms, such that a hospital may limit emergency room admissions only to those with defined “emergency medical conditions.”

Title V: Cooperative Governing of Individual and Group Health Insurance Coverage

- Allows for individuals and groups (including associations established within a certain state) to purchase health insurance across state lines.
- Re-states the authority of state governments to set up Association Health Plans.

Title VI: State Health Flexibility

- Transitions Medicaid and the federal Children’s Health Insurance Program to block grants to be paid directly to the states.