

The Hill

# Repealing health law would mean more benefits for members of Congress

By Sam Baker - 07/09/12 05:56 PM ET

Repealing President Obama's healthcare law would let members of Congress keep their government-subsidized insurance coverage after they retire — a benefit they lost under the health law.

The Affordable Care Act — specifically, a Republican amendment to the Affordable Care Act — kicked members of Congress and their aides out of the healthcare program for federal employees.

Instead, lawmakers and staff have to get coverage through the insurance exchanges created by the healthcare law. Sen. Charles Grassley (R-Iowa), who championed that provision, said it ensures that lawmakers live under the same rules as their constituents.

Now, as the House prepares to vote on a bill to repeal the Affordable Care Act, some Democrats are arguing that repeal would reinstate a two-tiered system that gives lawmakers a leg up.

“Repeal looks like it's worse than anyone would have thought,” a Democratic official said. “Not only are Republicans helping their insurance company donors, they're also trying to help themselves. House Republicans are set to repeal the promise that members of Congress have health care just like everyone else and to restart the perk of lifetime government health care for themselves.”

Before the Affordable Care Act became law, with Grassley's amendment attached, members and their staffs bought insurance through the Federal Employees Health Benefit Program (FEHBP). They would return to the FEHBP if the law is repealed, the Democratic official said.

The FEHBP allows government employees to keep their policies after they retire. People who get insurance through a private employer, however, often lose their coverage when they lose their job or change jobs. And people who aren't insured through their employer could, if the ACA is repealed, be denied coverage because of a pre-existing condition if they experience a gap in coverage.

A Grassley spokeswoman said the healthcare amendment reflects Grassley's longstanding interest in leveling the playing field between lawmakers and their constituents. She noted that Grassley has pushed to close loopholes in the healthcare law that allow committee staff and leadership aides to remain in the FEHBP.

“The message to grassroots America is that health care reform is good enough for you, but not for us,” Grassley said last year.

The FEHBP is widely regarded as one of the country's more successful healthcare programs.

Federal employees can choose from a range of plans that meet certain minimum standards. The federal government subsidizes its employees' coverage, just like any other large employer.

Government workers who want generous benefits can pick a robust policy, while more cost-conscious employees can choose a more meager plan. Insurance companies are eager to participate in the FEHBP because it offers them access to a large pool of potential customers.

The healthcare law's exchanges operate on the same basic model — a concentrated, competitive marketplace. Some states' exchanges, though, will have more rigorous minimum requirements than the FEHBP imposes.