



Senate Releases Updated BCRA Draft

The Senate released an updated draft of the Better Care Reconciliation Act (BCRA) on Thursday, July 13, 2017. To view the full text of the bill, [click here](#). To view the updated section by section summary, [click here](#).

There were a few major changes to the original draft issued on June 22, including:

- The Cruz Amendment
 - Allows carriers who offer ACA-compliant plans to also offer “skinny” plans
 - Plans would not satisfy definition of credible coverage
 - Could not use tax credits to purchase
- Medicare tax NOT repealed
- 3.8% investment tax NOT repealed
- Allows individuals who qualify for tax credits to use them for catastrophic plans
- Buyers in the individual market can use HSA dollars to pay premiums
- Adds an additional \$45 million for opioid abuse
- Adds an extra \$70 million to stability fund

[Click here](#) to see our original post on the BCRA.

A Congressional Budget Office (CBO) score was expected Monday afternoon and a vote was expected at the end of this week. However, Majority Leader Mitch McConnell postponed any action around the bill until Senator John McCain returns to the Senate. Senator McCain unexpectedly had surgery to remove a blood clot over his left eye and is expected to be out at least one week. The delayed vote appears to have resulted in the CBO slowing down their analysis. Some reports indicate that it could take the CBO a month to analyze the full impact of the Cruz amendment. It is currently unclear when the CBO will release their next score.

Written by Greg Stancil

Greg Stancil serves as a Senior Account Executive at Scott Benefit Services with over 18 years of experience in the healthcare industry, working with PPO networks, carriers and as a consultant. He also serves as Director of Healthcare Reform, as which he oversees Scott's client healthcare reform plan actuarial validation and affordability custom modeling, healthcare client checklist, due diligence process and client HCR monthly webinar series. Additionally, Greg conducts healthcare reform workshops across the country. Greg attended Luther Rice University and has his Registered Health Underwriter (RHU), Chartered Healthcare Consultant (ChHC) and Certificate of Studies in Healthcare Reform designations from the American College.