

The We the People Healthcare Act

118th Congress

1st Session

H.R. _____ / S. _____

To restore affordable, transparent, high-quality healthcare to the citizens of the United States by replacing the current system with a citizen-first, cash-and-catastrophic model.

IN THE HOUSE OF REPRESENTATIVES / SENATE OF THE UNITED STATES

[Date of introduction]

A BILL

Be it enacted by the Senate and House of Representatives of the United States of America in Congress assembled,

SECTION 1. SHORT TITLE.

This Act may be cited as the “We the People Healthcare Act”.

SECTION 2. PRICE TRANSPARENCY MANDATE.

(a) Every healthcare provider, facility, and pharmacy shall publish all-in cash prices for every service and drug online, updated quarterly.

(b) Non-compliance carries a civil penalty of \$10,000,000 per violation.

SECTION 3. CASH-FIRST PRIMARY CARE AND DIRECT PRIMARY CARE.

Direct Primary Care agreements are fully tax-deductible. All federal healthcare programs shall recognize and reimburse DPC subscriptions at fair market rates.

SECTION 4. CATASTROPHIC COVERAGE WITH HEALTH SAVINGS ACCOUNTS.

(a) All Americans shall have access to high-deductible catastrophic insurance plans with a maximum deductible of \$10,000 per individual/\$20,000 per family.

(b) Every adult citizen receives an annual tax-free deposit of \$5,000 into a Health Savings Account (income-based phase-out above \$200,000 household).

SECTION 5. HOSPITAL COMPETITION AND SITE-NEUTRAL PAYMENTS.

(a) No provider may charge more than 150% of the current Medicare allowable rates.

(b) All payers (Medicare, Medicaid, private insurance) shall pay the same rate for the same service regardless of setting.

SECTION 6. CAPITATION AND OUTCOME-BASED PAYMENTS.

All federal healthcare programs shall transition to capitation payments plus a 20% outcome-based bonus for providers that meet quality metrics (preventable readmissions, chronic-disease control, patient satisfaction).

SECTION 7. DRUG PRICE REFORM.

- (a) Medicare and Medicaid shall negotiate prices for all prescription drugs.
- (b) Safe importation of FDA-approved drugs from Canada and the European Union is permanently authorized.
- (c) Annual out-of-pocket maximum for prescription drugs is \$1,000 per person.

SECTION 8. TORT REFORM.

- (a) Non-economic damages in medical liability cases are capped at \$500,000.
- (b) Losing party pays reasonable attorney fees in all medical liability cases.

SECTION 9. IMPLEMENTATION AND EFFECTIVE DATE.

This Act shall be fully implemented within 36 months of enactment. All conflicting provisions of the Patient Protection and Affordable Care Act are hereby repealed.

END