



POLICY PLATFORM

PATIENTS & PRICES

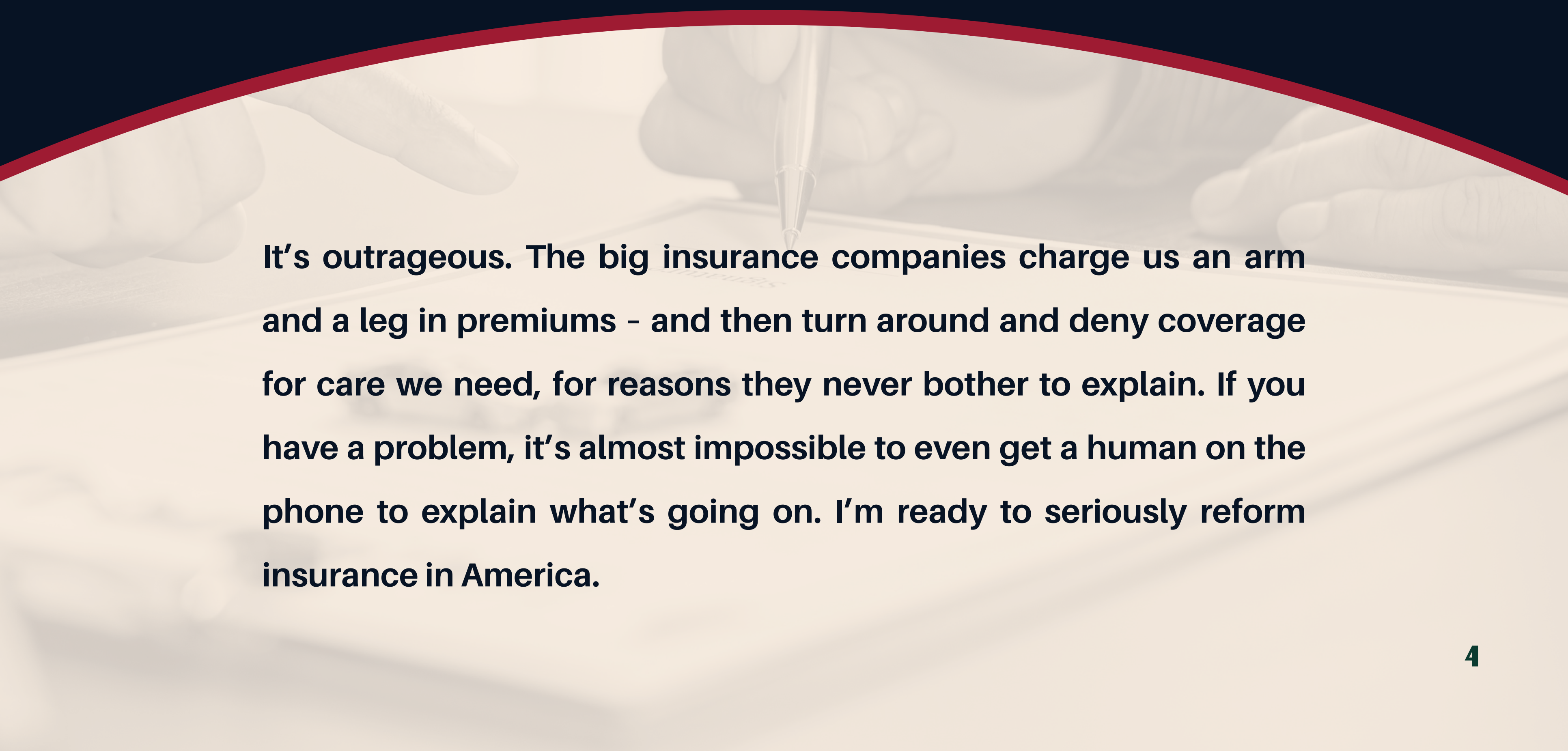
**DR. ANNIE
ANDREWS**
for U.S. SENATE

THE CARE WE *Deserve!*

You don't need a doctor to tell you that our health care system is broken. But my two decades as a physician have shown me in a thousand heartbreaking ways just how broken our health care system is. I've seen parents put off health care treatment until it was way too late – because they were forced to choose between paying for care or paying for gas. I've seen seniors forced to ration their prescriptions because they can't afford a refill. I've seen families bankrupted by greedy insurance companies.

This isn't a Democrat issue or a Republican issue. No matter where you live or how you vote, at some point in your life, you'll need medical care. And neither party can fix this on its own. What we need is lawmakers who are willing to stand up to big pharma and the big insurance companies to push for real, commonsense change.

GOOD INSURANCE THAT PUTS PATIENTS *first!*



It's outrageous. The big insurance companies charge us an arm and a leg in premiums - and then turn around and deny coverage for care we need, for reasons they never bother to explain. If you have a problem, it's almost impossible to even get a human on the phone to explain what's going on. I'm ready to seriously reform insurance in America.

- 1 Reverse the Medicaid Cuts:** DC's recent Medicaid cuts will cost 51,000 South Carolinians their health insurance, force a quarter of nursing homes to close, and put five rural hospitals in South Carolina at risk of closure - all to pay for tax cuts for data centers and billionaires. This is wrong. I'll fight to repeal these cuts.
- 2 Fight for Medicaid Expansion in South Carolina:** Expanding Medicaid is a no brainer. Medicaid expansion would take advantage of federal funding that is already available to us, bring \$7.2 billion into the state, and cover 360,000 more South Carolinians. North Carolina is already taking advantage of this program, and we should too.
- 3 Bring Back Premium Tax Cuts:** Last year, expanded premium subsidies for marketplace insurance plans expired - and partisan bickering in Congress prevented an extension that nearly everyone claimed they wanted. Now, families across America are struggling with increased health insurance costs. As your Senator, I'll work across the aisle to bring back this tax relief for middle class families.
- 4 Real Limits On Insurance Company Profits and Waste:** Current federal law tries to limit how much health insurers can profit by requiring them to spend between 80% and 85% of your premium on care. (This is called the medical loss ratio.) It's a good concept - except there's a giant loophole - if insurers want more profit, they can raise your premium and spend more. We should reform this policy to set a clear limit on profits per enrollee.
- 5 Stop Premium Price Gouging:** Today, federal regulators only review premium increases over 15% - and don't have the authority to reject or modify excessive hikes. We should review - and reject - excessive rate hikes, a policy estimated to save families in many states an average of \$1,156 a year.

- 6 Repeal and Replace Prior Authorization:** Prior authorization makes your doctor get approval from your insurance before caring for you - and it's become an impediment that can delay, or even block, necessary care. We should replace prior authorization with new guidelines that would still discourage unnecessary, expensive care but let routine and emergency care continue without insurance company approval.
- 7 Speak to an Actual Human Being:** If you've ever tried to call your insurance company, you've probably been dropped into an endless maze of pre-recorded messages, pressing 0 for "more options" over and over again. If you eventually get through to a human, too often it's someone at a distant call center who isn't even able to help. No one calls their insurance company for fun - we do it because we are dealing with matters that seriously affect our physical and financial health. Insurance companies owe us the opportunity to talk to an actual human. I'd work to pass legislation to require insurance companies to give any caller the option to be immediately transferred to a United States-based human upon calling.

TAKING ON BIG PHARMA AND LOWERING DRUG *costs!*

\$160,000 a year for an Alzheimer's drug. \$480,000 a year for cancer medicine. Pharmaceutical prices are out of control. We need to act now to lower drug price

LOWERING PRESCRIPTION DRUG PRICES

- 1 Let Americans Buy Medicine from Canada:** Prescription medicines in Canada can cost just a fraction of what they cost in the United States. But Americans are generally banned from shipping their drugs from Canada - and politicians in Washington are trying to make getting cheaper Canadian medicine even harder. Competition is a good thing - and Canadian medicine is perfectly safe. We should change the law so Americans can buy cheaper meds from Canadian pharmacies.
- 2 Cap Out-of-Pocket Insulin Costs:** Several years ago, Congress voted to cap out-of-pocket costs on insulin at \$35 a month - for Medicare patients. But they blocked a plan to extend this cap to all patients on health insurance. Many Americans still struggle with sky-high insulin prices. It's time to extend this cap so that no American is forced to pay hundreds of dollars a month for their insulin.
- 3 Stop Patent Abuse and Increase Competition:** It's a basic capitalist principle - competition is good. But right now, big pharma companies abuse our patent system to make sure they never have competition - exploiting loopholes, spamming multiple patents, and making small tweaks to hold onto patents way longer than they have any right to. In one case, a big pharma company took out 130 patents on a single drug. We need to reform our patent system to stop these price-hiking practices. We should also ban "pay for delay" - the practice in which one drug company pays another not to bring a product to market.
- 4 PBM Reform:** You may have never heard of pharmacy benefit managers (PBMs), but these middlemen play a huge role in determining what you pay for pharmaceuticals. Congress passed much-needed PBM reforms - but we can go even further to reform PBMs. We should extend new Medicare requirements that keep PBMs from profiting by steering patients to higher cost drugs to all insurance plans.

LOWERING PRESCRIPTION DRUG PRICES

- 5 **Let Medicare Negotiate More:** After recent reforms, Medicare now gets to negotiate lower prices for 40 high-cost drugs. But we could go even further. An [AARP study](#) found that adding the next 10 drugs that cost Medicare the most to negotiations could save us \$197 billion. This program is already working - and expanding it is a no brainer.
- 6 **Hold Big Pharma Execs Accountable:** We send drug dealers to prison - unless those drug dealers are billionaire opioid company executives that misled the public about the dangers and addiction risks of their products for profit. We should pass legislation to create criminal liability for the wealthy executives who caused the opioid crisis.

LOWER THE COST *of treatment!*

Around the country, nearly 500 hospitals are now owned by private equity firms that try to extract every cent out of patients that they can. We need to get private equity out of our health care system - and take actions to reduce the cost of care across the board.

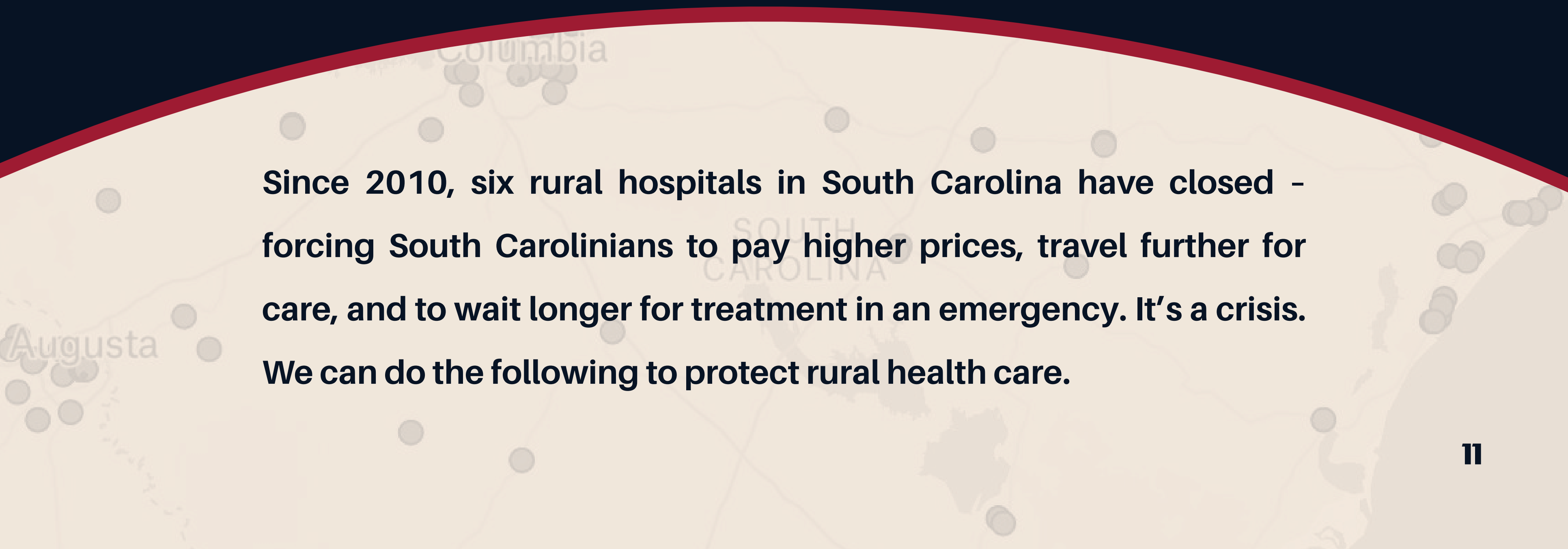
LOWER THE COST OF TREATMENT

- 1 Get Private Equity Out Of Our Health Care:** We need to reduce the role of private equity in our health care system. We can start by banning private equity from owning hospitals and stopping physicians from owning practices on paper when in reality, private equity pulls the strings.
- 2 Hospital Price Transparency:** Health care is just about the only thing we're expected to buy without having any idea what it costs first. It's time to change that. In the Senate, I'll sign on to the Republican-led Patients Deserve Price Tags Act, which would require hospitals, health insurers, and labs to publish costs up front.
- 3 Take On Price Hikes at the Most Expensive Hospitals:** We can lower the cost of insurance by lowering the cost of care at the biggest problem hospitals. Hospitals in high cost, overly concentrated urban markets should be limited in what they can charge. Other hospitals with above-average rates should be limited in how much they can raise rates year over year.
- 4 Site Neutral Payments:** Right now, Medicare pays hospitals up to three times what it would pay a doctor's office for the exact same procedure. So what happens? Hospitals buy up doctor's offices - and charge us the higher rate. We need to reform Medicare so the same procedure costs the same anywhere.
- 5 More Oversight of Hospital Mergers:** When big corporations merge, they undergo federal antitrust review that helps prevent corporate monopolies from hiking our prices. But hospitals often avoid this review - nonprofits are exempt and lower cost deals are outside the FTC's domain - even when these mergers often create regional monopolies. We should expand the FTC's authority to ensure that all hospital mergers get the same level of review other big corporate mergers get.

LOWER THE COST OF TREATMENT

- 6 **End Surprise Billing For Good:** Nothing feels worse than a surprise medical bill – where patients can be told they owe thousands of dollars for care after they’ve already received – from a provider they didn’t even choose. Congress has made bipartisan progress to address surprise billing – but there’s a long way to go. We need to ensure that restrictions on surprise billing are actually enforced, and increase penalties for corporations that don’t comply with the No Surprises Act. We also need to make it harder for patients to mistakenly consent to out-of-network care and expand protections against surprise billing to apply to ambulance rides.

PROTECT OUR RURAL *hospitals!*



Since 2010, six rural hospitals in South Carolina have closed - forcing South Carolinians to pay higher prices, travel further for care, and to wait longer for treatment in an emergency. It's a crisis. We can do the following to protect rural health care.

PROTECT OUR RURAL HOSPITALS

- 1 Reverse the Medicaid Cuts:** DC's recent Medicaid cuts have made our rural health crisis even worse. I'll fight like heck to reverse them.
- 2 Fix Medicare and Medicaid Reimbursements:** We need to improve Medicaid and Medicare reimbursements for rural hospitals to reflect the actual cost of running our hospitals.
- 3 Regulatory Relief:** Regulations that make sense in big, urban hospitals might not make sense for rural hospitals. We should exempt rural hospitals from burdensome regulations that make it harder to operate.
- 4 Improve the Rural Medical Workforce:** We need to invest in our rural health care workforce, creating incentive programs for doctors, nurses, and other health care providers to move to - and stay in rural areas.
- 5 Make Rural Hospital Funding Permanent:** Last year, Congress finally created a \$50 billion fund to help rural hospitals stay afloat. There's just one problem - it has an expiration date. I'll work to make this fund permanent to provide real stability to our rural health care system.

FIX THE VA!

South Carolina is home to 353,000 veterans. They made enormous sacrifices for our safety and freedom - and we owe them the highest standard of care.

FIX THE VA HEALTH SYSTEM

- 1 Fight All Attempts To Cut The VA:** Washington politicians that want to cut the VA to pay for their pet projects could not be more wrong. I'll oppose any cuts to VA funding or benefits, attempts to limit access to VA care, and attempts to tax veterans' VA compensation.
- 2 Reverse VA Staffing Cuts and Fill Vacancies:** The recent VA staffing cuts increase wait times, make customer service worse, and hurt the VA's overall quality of care. We need to reverse these cuts and work to fill the VA's vacant positions to ensure our VA facilities are fully staffed.
- 3 Modernize Our Facilities:** We need to ensure that our veterans receive the highest standard of care, using the most modern tools and techniques available. VA buildings are 60 years old on average. We should invest in modernizing VA facilities to ensure that vets get the treatment they need in a high quality facility.
- 4 Invest in Mental Health:** Too often, veterans come back from war having experienced major trauma. We need to ensure that high quality mental health care is available to all of our veterans, that veterans receive proactive outreach for mental health care, and that veterans are able to receive mental health care through telehealth and with the provider of their choice.
- 5 Real Options for Our Veterans:** The VA provides high quality care - and generally produces better outcomes for our veterans. However, veterans deserve a real choice in where they receive care. We need to strengthen the existing VA MISSION Act, so it's easier for a veteran to go outside the VA when faced with substantial wait times or long distances. We should also ensure that facilities outside the VA system that provide care in these situations are paid in a timely manner and in full.
- 6 Resolve Claims Faster:** We need to increase staffing and create clear benchmarks so that the VA resolves claims - especially the hundreds of thousands of new toxic exposure claims under the PACT Act - more quickly.

CARE FOR OUR *seniors!*

For generations, Medicare and Medicaid have helped ensure that our seniors can have a secure and healthy retirement.

- 1 Oppose Efforts To Cut Medicare & Medicaid:** I will oppose any effort to cut, privatize, voucherize, means test, or overhaul Medicare and Medicaid. Our seniors paid into Medicare for their whole lives and they deserve their full benefits, full stop.
- 2 Stronger Drug Price Negotiation:** We can lower prescription drug prices for all patients by expanding the number of drugs where Medicare negotiates a better price for our seniors.
- 3 Expand Patient Protections in Medigap Insurance:** Medigap insurance, which helps cover Medicare enrollees' out of pocket costs, should be subject to the same patient protections, including protections for preexisting conditions, as any other insurance plan.
- 4 Site Neutral Payments:** My plan for site neutral payments will save Medicare up to \$170 billion dollars and ensure that the same procedures cost the same - whether they take place in a hospital or at an outpatient clinic.
- 5 Reform Medicare Advantage Payments:** Medicare is set to overpay private Medicare Advantage plans by \$76 billion this year - raising premiums for all Medicare patients. I support the Medicare Advantage program, but we should stop big corporations from gaming it.
- 6 Get AI Out of Medicare Decisions:** The federal government is trying out a new program that would let AI choose whether Medicare should cover certain care. This is as unfair as it is creepy. I'd support legislation to make sure that health care decisions that affect people's lives aren't left up to AI.