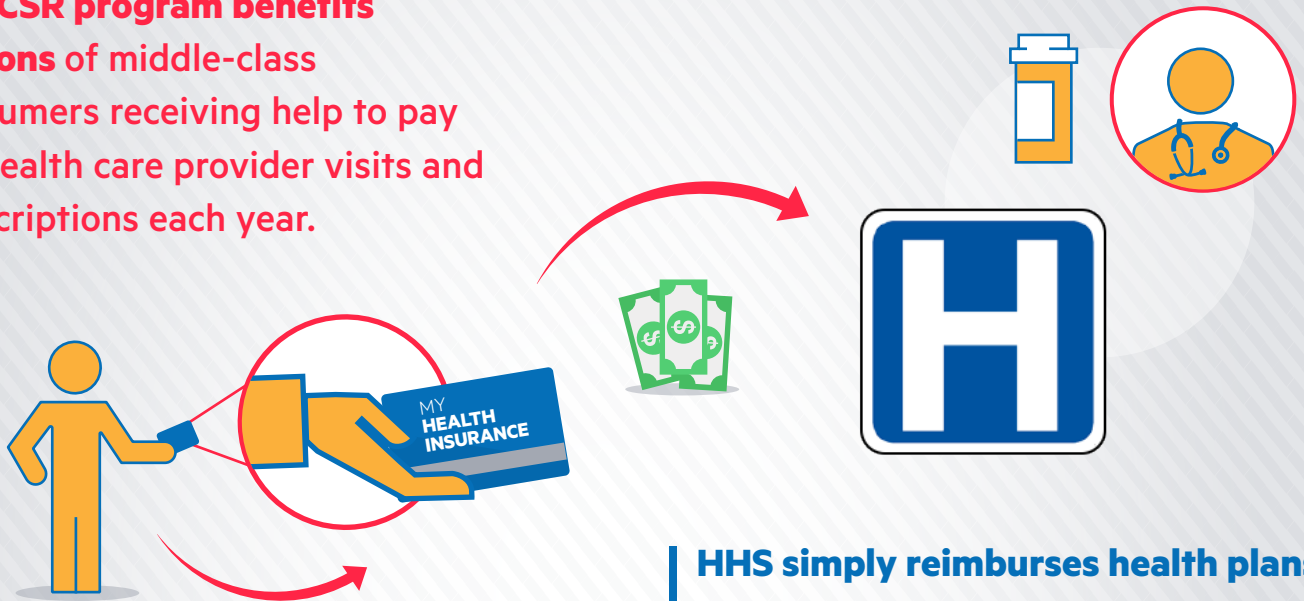


DESPITE WHAT SOME POLITICIANS SAY, CSRs ARE NOT A BAILOUT FOR INSURANCE COMPANIES

Cost-sharing reductions benefit consumers, not health plans.

The CSR program benefits millions of middle-class consumers receiving help to pay for health care provider visits and prescriptions each year.



HHS simply reimburses health plans for the cost of providing cost-sharing reductions for eligible members.

- **Health plans are required to offer CSRs embedded into products on exchanges**
- **HHS reimburses health plans (reconciliation ensures health plans do not profit from the CSR program)**
- **Health plans pay health care providers and pharmacies**

In fact, federal regulations require health plans to provide reduced cost-sharing for low-income members purchasing silver plans at no additional premium.

