

**STACY
GARRITY**
Governor



**JASON
RICHEY**
Lt. Governor

Turnaround PA

Affordability

#1: **DELIVER MEANINGFUL PROPERTY TAX RELIEF**

No senior should lose the home they spent a lifetime building because property taxes continue to rise. The Garrity-Richey Administration will:

- ✓ Fight for a constitutional amendment exempting eligible seniors from paying school property taxes.
- ✓ Reduce local property tax burdens by one-third by expanding Pennsylvania's economy instead of raising taxes.
- ✓ Reform school district tax laws so voters, not the education establishment, have the final voice before property taxes increases above one-half percent.
- ✓ Use new revenue generated from responsible energy development to provide long-term tax relief.

#2: **LOWER ELECTRIC AND UTILITY BILLS**

Pennsylvania should produce affordable energy – not expensive utility bills. The Garrity-Richey Administration will:

- ✓ Unleash Pennsylvania's natural gas industry and encourage investment in reliable, affordable power generation.
- ✓ Oppose carbon taxes, cap-and-trade programs, and costly energy mandates that drive up monthly bills.
- ✓ Eliminate Pennsylvania's Gross Receipts Tax on electricity and natural gas, reducing costs for families and seniors.
- ✓ Require full transparency so every tax, surcharge, fee, and government-mandated charge is clearly identified on utility bills.
- ✓ Review and eliminate unnecessary taxes, fees, and regulatory costs that increase utility bills without improving service.
- ✓ Ensure Pennsylvania ratepayers—not out-of-state interests—benefit first from the energy produced in the Commonwealth.
- ✓ Modernize Pennsylvania's electric grid to improve reliability while keeping costs affordable.

#3: REDUCE INSURANCE COSTS

Pennsylvania families and seniors are paying more than ever for homeowners, auto, renters, and health insurance. The Garrity-Richey Administration will lower premiums by implementing 6 common sense reforms to reduce the government mandates, legal costs, and bureaucracy that make insurance more expensive – not by imposing government price controls.

Reform #1 Cut Red Tape – Government regulations and unnecessary mandates increase insurance costs for everyone. The Garrity-Richey Administration will conduct a top-to-bottom review of Pennsylvania's insurance laws and regulations to eliminate outdated rules, reduce unnecessary bureaucracy, streamline regulatory approvals, and lower the cost of doing business—all while maintaining strong consumer protections.

Reform #2 Restore Fairness to Pennsylvania's Legal System – Lawsuit abuse drives up insurance premiums for every policyholder. The Garrity-Richey Administration will pursue targeted civil justice reforms to reduce frivolous lawsuits, end the practice of jury shopping, strengthen penalties for insurance fraud, and create a fair legal system that protects legitimate victims without encouraging excessive litigation.

Reform #3 Increase Competition – More competition leads to lower prices and better choices for consumers. The Garrity-Richey Administration will attract additional insurers to Pennsylvania, speed the approval of new insurance products, and remove unnecessary barriers that limit consumer choice.

Reform #4 Increase Transparency – Consumers deserve to understand why their premiums are increasing. The Garrity-Richey Administration will require insurers to clearly explain significant premium increases, improve public access to rate information, and make it easier for consumers to compare coverage options and prices.

Reform #5 Strengthen Anti-Fraud Enforcement – Insurance fraud costs honest Pennsylvanians millions of dollars every year. The Garrity-Richey Administration will strengthen efforts to investigate organized insurance fraud, provide the Pennsylvania Attorney General more resources and tools to aggressively crack down on fraud including tougher sentences for those convicted.

Reform #6 Help Homeowners Lower Premiums – The Garrity-Richey Administration will establish a Pennsylvania Home Hardening Tax Credit to encourage homeowners to make storm-resistant, flood mitigation, fire prevention, and other resilience improvements that reduce risk and qualify for lower insurance premiums.

#4: **LOWER PRESCRIPTION DRUG COSTS**

No senior should skip medication because of cost. There are 5 action steps the Garrity-Richey Administration will take to lower prescription drug costs for seniors.

Action #1 Break the PBM Monopoly – Pharmacy Benefit Managers (PBMs) negotiate prescription drug prices, but too often they operate through opaque pricing, spread pricing, and anti-competitive practices that steer patients to affiliated pharmacies. These practices reduce competition and drive-up costs for consumers.

Recent reforms to hold PBMs accountable are a good start. But Josh Shapiro is slow walking implementation to protect his donors not seniors. The Garrity-Richey Administration will finish the job by:

- ✓ banning price spreading in state programs
- ✓ requiring PBMs to pass negotiated rebates directly to consumers or health plans
- ✓ increasing transparency in PBM contracts and pricing practices
- ✓ prohibiting anti-competitive pharmacy steering that limits patient choice
- ✓ auditing PBMs participating in state-funded health plans to ensure compliance and protect taxpayers

Action #2 Protect Rural Pharmacies – Pennsylvania has lost more than 1,000 pharmacies over the past two decades, including more than 200 in recent years. Independent pharmacies are often the only local source of medications and trusted health care advice in rural communities. The Garrity-Richey Administration will:

- ✓ ensure fair reimbursement for independent pharmacies
- ✓ hold PBMs accountable for below-cost reimbursement practices
- ✓ protect access to pharmacy services in rural and underserved communities

Action #3 Increase Competition – Competition lowers prices. The Garrity-Richey Administration will promote greater use of generic drugs and biosimilars while removing unnecessary barriers that keep lower-cost medications from reaching Pennsylvania patients.

Action #4 Lower Costs Through Transparency – Patients deserve to know where their health care dollars are going. The Garrity-Richey Administration will require clear disclosure of rebates, fees, and pricing practices so patients, employers, taxpayers, and policymakers can better understand prescription drug costs and hold every part of the supply chain accountable.

#5: Homeownership and Opportunity for People Everywhere (HOPE PA)

Action #1 Rein in Spending Growth

Reprioritize state spending for property tax relief will help slow the rapid growth in government spending that drives up property taxes at the local level.

Action #2: Support First-time Homebuyers

Launch a first-time homebuyer assistance initiative that enables qualified buyers to receive up to 3% mortgage interest rate support from the Commonwealth.

#6: Expanding Rural Healthcare

Rural Pennsylvanians deserve access to high-quality health care close to home. The Garrity-Richey Administration will aggressively pursue available federal funding to strengthen rural health care by:

- ✓ expanding telehealth and remote patient monitoring.
- ✓ protecting independent pharmacies that serve as a lifeline for rural communities.
- ✓ recruiting and retaining physicians, nurses, and other health care professionals in underserved areas.
- ✓ ensuring broadband expansion prioritizes the "last mile" so rural seniors can fully benefit from telehealth and other modern health care services.

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