

## Presidential Candidates' Health Care Reform Proposals 2008

Health care is consistently ranked as the top domestic concern of the majority of Americans. CodeBlueNow! is tracking the candidates' proposals as they are developed.

As a nonpartisan, nonprofit organization, we do not and will not endorse any candidate. We wish, instead, to lay out what the candidates are proposing in a simple grid for easy comparisons. Additional detail can be found on the candidates' websites.

### Ranking Categories

The categories we selected for review include:

<i>Universal Coverage/Access</i>	Does the candidates support this? If so, how?
<i>Shared Responsibility</i>	Who is responsible? Shared or Personal?
<i>Tax Credits/Refunds</i>	What changes does the candidate propose in taxes?
<i>Health Care Marketplace</i>	How would the candidate propose changing the health care marketplace?
<i>Delivery System</i>	What changes does the candidate propose that impacts the Delivery System--the way health care services are provided?
<i>Cost Containment</i>	How does the candidate propose to control costs?
<i>Quality</i>	How does the candidate propose to improve quality?
<i>Mandatory</i>	Does the candidate think heath coverage in mandatory? For everyone? Select groups?

These are broad brush issues reflecting the key elements most candidates talk about in one way or another. We may add categories as more proposals are fleshed out. Suggested items may be in several categories. For example, information technology will show up under Delivery System, as well as Quality and Cost Containment.

### Methodology

Information on the Candidates' proposals were developed in two stages:

**Stage One.** Review of Candidate websites and the website of the Association of Health Care Journalists, a nonpartisan, nonprofit association of over 600 health care reporters and editors (<http://www.healthjournalism.org/secondarypage-details.php?id=97>)

**Stage Two.** The summary pages were sent to the Candidates' Campaign manager and/or designated health care policy staff person. The information was sent the week of 9/ 24/07 asking them to respond by 10/8 in anticipation of some Iowa Survey findings we would be releasing 10/9/07. The candidates were called 10/8/07 if we had not heard from them. Five candidates responded on Monday.

We did not use news stories on the candidates' proposals as a source of information. We relied completely on their web sites and their staffs' responses.

This information will be posted on the CodeBlueNow! Website and updated as we receive or the candidates additional information.

One of CodeBlueNow!'s goals in doing this, is to identify areas of consensus and common ground among candidates.

Democratic Candidates	Universal Coverage/Access*
<p><b>Hillary Clinton</b></p>	<ul style="list-style-type: none"> <li>• Provide quality, affordable health care to all Americans.</li> <li>• Responsibility shared by government, individuals, providers, employers, and insurers.</li> <li>• Strengthen Medicaid and SCHIP to serve all low-income individuals.</li> </ul>
<p><b>Barack Obama</b></p>	<ul style="list-style-type: none"> <li>• National Public Health Plan – a new public insurance program, available to Americans who neither qualify for Medicaid or SCHIP nor have access to insurance through their employers, as well as to small businesses that want to offer insurance to their employees.</li> <li>• National Health Insurance Exchange – through the Exchange, any American can enroll in the new national public plan or an approved private insurance plan – which must offer benefits comparable to the federal employees’ health benefits and must charge fair and stable premiums.</li> <li>• Employer Mandate – will require employers to contribute toward the health coverage for their employees or toward the cost of the public plan</li> <li>• Children Covered – will mandate all children have health care coverage</li> <li>• Expand eligibility for the Medicaid and SCHIP programs</li> <li>• Partnerships among federal and state governments, employers, providers, and individuals.</li> <li>• Flexibility for State Plans – will not replace what states are doing; states can continue to experiment.</li> </ul>
Republican Candidates	Universal Coverage/Access
<p><b>Mike Huckabee</b></p>	<ul style="list-style-type: none"> <li>• Make affordable, personal health insurance accessible to all Americans through a consumer-based system that’s 100 percent portable.</li> <li>• Provide individuals and families the tax deductions we currently give to businesses, and expand health savings accounts to all consumers.</li> <li>• Expand funding and coverage for combat veterans’ care, including access to private sector facilities for veterans who need it.</li> <li>• End economic disadvantage of employer-based system by creating a consumer-based system that cuts costs by preventing chronic diseases through nutrition, exercise, and ending smoking, and by earlier diagnosis and better management of disease.</li> </ul>
<p>John McCain</p>	<ul style="list-style-type: none"> <li>• Expand benefits and funding for veteran health care.</li> <li>• Tax credits available to everyone.</li> <li>• Reforms throughout the health care system lead to universal access.</li> </ul>

\*Universal Coverage/Access means everyone is covered regardless of how it is paid for.

Democratic Candidates	Tax Credit and/or Refunds
<b>Hillary Clinton</b>	<ul style="list-style-type: none"> <li>• Ensure premium affordability through refundable tax credits.</li> <li>• Limit premium payments to a percentage of income.</li> <li>• Provide refundable tax credit to small businesses that provide quality coverage for employees.</li> <li>• Redirect savings from high-income tax cuts for tax breaks to ensure affordable health care coverage.</li> <li>• Make the employer tax exclusion fairer.</li> <li>• Create a Retiree Health Legacy Initiative that provides a tax credit for qualifying private and public retiree health plans to offset a significant portion of catastrophic expenditures.</li> </ul>
<b>Barack Obama</b>	<ul style="list-style-type: none"> <li>• Individual subsidies for those who do not qualify for Medicaid or SCHIP.</li> <li>• Federal reinsurance to reimburse employer health plans for a portion of their catastrophic costs.</li> </ul>
Republican Candidates	Tax Credit and/or Refunds
<b>Mike Huckabee</b>	<ul style="list-style-type: none"> <li>• Provide tax credits instead of deductions for low income families.</li> <li>• Make health insurance tax deductible for individuals and families as it now is for businesses.</li> </ul>
<b>John McCain</b>	<ul style="list-style-type: none"> <li>• Reform the tax code to eliminate the bias towards employer-sponsored health insurance.</li> <li>• Provide all individuals with a refundable \$2,500 tax credit (\$5,000 for families) as incentive to buy health insurance.</li> <li>• Require any state receiving Medicaid to develop a financial “risk adjustment” bonus to high-cost and low-income families to supplement tax credits and Medicaid funds.</li> <li>• Provide retired veterans tax breaks to help pay health insurance premiums.</li> </ul>

Democratic Candidates	Health Care Marketplace
<p><b>Hillary Clinton</b></p>	<ul style="list-style-type: none"> <li>• A choice of health plan options: Federal Employee Health Benefit Program (FEHBP) includes numerous, high-quality health insurance options.</li> <li>• A choice of a public plan options: In addition to private insurance choices, there will be a choice of a public plan option modeled on traditional Medicare program but would cover the same benefits as guaranteed in private plan options.</li> <li>• Eliminate insurance discrimination by guaranteeing issue, automatic renewal, strong rating protections, and minimum stop-loss ratios.</li> <li>• Individuals have the option to keep their existing coverage if they are satisfied with it.</li> </ul>
<p><b>Barack Obama</b></p>	<ul style="list-style-type: none"> <li>• No denial of coverage from any insurance plan because of illness or pre-existing conditions.</li> <li>• New national public health insurance plan available to individuals who neither qualify for Medicaid or SCHIP, nor have access to employer-provided insurance, as well as to small businesses.</li> <li>• New National Health Insurance Exchange will act as a watchdog and help reform the private insurance market by creating rules and standards for participating plans.</li> <li>• Increase transparency by requiring health insurance plans to disclose the percentage of premiums that actually goes to patient care.</li> <li>• Increase Competition in the Insurance and Drug Markets – Allow drug re-importation; repeal the ban that prevents the government from negotiating reduced prices with drug companies; promote increased use of generic drugs.</li> <li>• Strengthen antitrust laws to prevent overcharging of physicians for malpractice insurance; promote new models for addressing physician errors to improve patient safety, reducing need for malpractice suits.</li> </ul>

Republican Candidates	Health Care Marketplace
<p><b>Mike Huckabee</b></p>	<ul style="list-style-type: none"> <li>• Allow free-market forces to drive down prices and increase options and quality of care through a consumer-based system, where individuals and families choose coverage for themselves.</li> </ul>
<p><b>John McCain</b></p>	<ul style="list-style-type: none"> <li>• Allow individuals to get insurance through any organization or association that they choose: employers, individual purchases, churches, professional association, and so forth.</li> <li>• Promote competition throughout the health care system.</li> <li>• Give states the flexibility to alternative forms of access; risk-adjusted payments per episode covered under Medicaid; use of private insurance in Medicaid; alternative insurance policies and insurance providers; and, different licensing schemes for medical providers.</li> <li>• Build genuine national markets by permitting providers to practice nationwide.</li> <li>• Foster the development of routes for safe, cheaper generic versions of drugs and biologic pharmaceuticals.</li> <li>• Liability reforms to eliminate frivolous lawsuits and limit excessive punitive damages.</li> </ul>

Democratic Candidates	Delivery System
<b>Hillary Clinton</b>	<ul style="list-style-type: none"> <li>• Ensure that all providers and plans use privacy-protected information technology.</li> <li>• Improve care of the chronically ill.</li> <li>• Prioritize prevention to reduce disease.</li> </ul>
<b>Barack Obama</b>	<ul style="list-style-type: none"> <li>• Require providers to utilize proven disease management programs.</li> <li>• Improve coordination and integration of care of those with chronic conditions by implementing programs and encouraging team care.</li> <li>• Require hospitals and providers to collect and publicly report measures of health care costs and quality, including data on preventable medical errors, nurse staffing ratios, hospital-acquired infections, and disparities in care.</li> <li>• Require providers to report preventable medical errors; support hospital and physician practice improvement to prevent future occurrences.</li> <li>• Change payment of providers to move away from paying for volume of care and towards rewarding providers for achieving performance thresholds on outcome measures.</li> <li>• Establish an independent institute to guide reviews and research on comparative effectiveness to provide accurate and objective information.</li> <li>• Tackle the root causes of health disparities by addressing differences in access to health coverage, promoting prevention and public health, supporting quality measurement and reporting, implementing patient navigation programs, and diversifying the health workforce.</li> <li>• Invest \$50 billion over five years to move the U.S. health care system to broad adoption of standards-based electronic health information systems.</li> <li>• Promote prevention and strengthen public health by prioritizing programs and activities that strengthen prevention and public health.</li> </ul>
Republican Candidates	Delivery System
<b>Mike Huckabee</b>	<ul style="list-style-type: none"> <li>• Promote prevention rather than intervention, provide earlier diagnosis and better management of disease, preserve personal doctor-patient relationships, and create electronic record keeping.</li> </ul>
<b>John McCain</b>	<ul style="list-style-type: none"> <li>• Support measures to allow veterans in remote areas of America to receive care at facilities beyond VA Hospitals.</li> <li>• Give higher pay to VA doctors in order to recruit and retain high quality physicians and dentists.</li> <li>• Provide veterans with treatment for tobacco related illnesses and substance abuse problems as well as mental health care and radiation exposure.</li> </ul>

Democratic Candidates	Cost Containment
<b>Hillary Clinton</b>	<ul style="list-style-type: none"> <li>• Prioritize prevention to reduce the incidence of diseases that impose huge human and financial burdens.</li> <li>• Phase-out excessive Medicare overpayments to HMOs and other managed care plans (\$10 billion in net savings).</li> <li>• Dedicate portions of savings achieved from reduced need for uncompensated care payments (\$7 billion in net savings): Reinvest in public hospitals, community health centers, and surge capacity to ensure health system capacity during natural disasters, epidemics, or when national security is threatened.</li> <li>• Apply purchasing leverage to reduce prescription drug costs (at least \$4 billion in savings).</li> <li>• Modernize health care delivery system to promote value and quality (at least \$35 billion in savings): Includes information technology, prevention, chronic care coordination, and comparative effectiveness research.</li> </ul>
<b>Barack Obama</b>	<ul style="list-style-type: none"> <li>• Invest \$50 billion over five years towards adoption of electronic medical records and other health information technology.</li> <li>• Promote insurer competition through the National Health Insurance Exchange and by regulating the portion of health plan premiums that must be paid out in benefits.</li> <li>• Improve prevention and management of chronic conditions.</li> <li>• Provide reinsurance for catastrophic coverage, which will reduce insurance premiums for small businesses.</li> <li>• Initiate policies to promote generic drugs, allow drug re-importation, and repeal the ban on direct price negotiation between Medicare and drug companies.</li> <li>• Pay Medicare Advantage plans the same as regular (traditional) Medicare.</li> <li>• Make health insurance universal, which will reduce spending on uncompensated care.</li> <li>• Promote and strengthen public health and prevention.</li> </ul>
Republican Candidates	Cost Containment
<b>Mike Huckabee</b>	<ul style="list-style-type: none"> <li>• Reform medical liability.</li> <li>• Adopt electronic record keeping.</li> <li>• Make health insurance more portable from one job to another.</li> <li>• Expand health savings accounts to everyone, not just to those with high deductibles.</li> <li>• Make health insurance tax deductible for individuals and families as it now is for businesses.</li> <li>• Increase prevention, earlier diagnosis, and improve management to reduce the costs of treating chronic diseases, which currently account for 80 percent of healthcare spending.</li> </ul>
<b>John McCain</b>	<ul style="list-style-type: none"> <li>• Promote open health care markets to encourage competition throughout the health care system.</li> <li>• Foster the development of routes for safe, cheaper generic versions of drugs and biologic pharmaceuticals.</li> <li>• Eliminate frivolous lawsuits and excessive damage awards.</li> <li>• Reform the payment systems in Medicare to compensate providers for diagnosis, prevention, and care coordination, improving the quality of care while lowering costs.</li> </ul>

Democratic Candidates	Quality
<b>Hillary Clinton</b>	<ul style="list-style-type: none"> <li>• Ensure that all providers and plans use privacy-protected information technology.</li> <li>• Fund and distribute independent research to compare effectiveness of treatments.</li> <li>• Eliminate health disparities.</li> <li>• Empower physicians to improve quality through physician-driven certification programs.</li> <li>• Empower patients with information on provider performance.</li> <li>• Incentivize quality through increased federal payments for health care providers.</li> </ul>
<b>Barack Obama</b>	<ul style="list-style-type: none"> <li>• Promote prevention and strengthen public health by prioritizing programs and activities that strengthen prevention and public health.</li> <li>• Require providers utilize proven disease management programs.</li> <li>• Improve coordination and integration of care of those with chronic conditions by implementing programs and encouraging team care.</li> <li>• Require hospitals and providers to collect and publicly report measures of health care costs and quality, including data on preventable medical errors, nurse staffing ratios, hospital-acquired infections, and disparities in care.</li> <li>• Require providers to report preventable medical errors, and support hospital and physician practice improvement to prevent future occurrences.</li> <li>• Change payment of providers to move away from paying for volume of care and towards rewarding providers for achieving performance thresholds on outcome measures.</li> <li>• Establish an independent institute to guide reviews and research on comparative effectiveness to provide accurate and objective information.</li> <li>• Tackle causes of health disparities by addressing differences in access to health coverage, promoting prevention and public health, supporting quality measurement and reporting, implementing patient navigation programs, and diversifying the health workforce.</li> <li>• Invest \$50 billion over five years to move U.S. health care system to broad adoption of standards-based electronic health information systems.</li> <li>• Strengthen antitrust laws to prevent overcharging of physicians for malpractice insurance; promote new models for addressing physician errors to improve patient safety, reducing need for malpractice suits.</li> </ul>

Republican Candidates	Quality
<b>Mike Huckabee</b>	<ul style="list-style-type: none"> <li>• Creating a consumer-based, free-market system will create more competition between providers and more options for consumers, increasing the quality of care.</li> </ul>
<b>John McCain</b>	<ul style="list-style-type: none"> <li>• Facilitate the development of national standards for measuring and recording treatments and outcomes.</li> <li>• Dedicate federal research on the basis of sound science resulting in greater focus on care and cure of chronic disease.</li> <li>• Promote rapid deployment of 21<sup>st</sup> century information systems.</li> <li>• Reform the payment systems in Medicare to compensate providers for diagnosis, prevention, and care coordination, improving the quality of care while lowering costs.</li> </ul>

<b>Democratic Candidates</b>	<b>Health Insurance/Coverage Mandated</b>
<b>Hillary Clinton</b>	<ul style="list-style-type: none"> <li>• Individuals must have health insurance coverage.</li> </ul>
<b>Barack Obama</b>	<ul style="list-style-type: none"> <li>• Employer Mandate – Require employers to contribute towards the health coverage for their employees or towards the cost of the public plan.</li> <li>• Children Covered – Mandate all children have health care coverage.</li> </ul>
<b>Republican Candidates</b>	<b>Health Insurance/Coverage Mandated</b>
<b>Mike Huckabee</b>	
<b>John McCain</b>	

### **Sources**

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