Healthcare: Where the Top 3 Democratic Nominees Stand on this Issue

Hillary Clinton
Official web site: HillaryClinton.com

Overall belief: **America is ready for universal health care**

*Highlights*

* All Americans will have the same private insurance options that members of Congress have, in addition to a public plan option similar to Medicare
* Tax credits for working families will help cover cost of health care; a limit will be placed on the amount a family pays in premiums to a certain percentage of their income
* Implementation of a national electronic health care system to decrease inefficiencies and duplicate care
* Health plans will be required to meet high quality standards ‘experts’ deem proven and effective
* Health plans will be required to cover mental health care services to the same extent that they cover physical illnesses, as well as cover preventative care
* Health plans will not be able to place a cap on, or limit DME coverage
* Health plans will not be permitted to charge premium difference based on age, gender, or occupation, nor deny or limit coverage because of pre-existing or genetic conditions; Health plans will be required to provide coverage to anyone who applies and pays the premium, and will have to renew every policy
* Health coverage will be portable (not to your job)
* Expands Medicaid and SCHIP eligibility
* Allows Medicare to negotiate lower drug prices, creates a pathway for biogeneric drug competition, and provides oversight over pharmaceutical companies’ financial relationships with providers
* Small business will receive a significant tax credit for covering at least 50% of premiums for employees
* Large companies will be required to provide insurance or contribute to the cost of insuring their employees
* Provides $50 million in federal funding for the development of culturally and linguistically competent clinical care programs so healthcare workers will understand and respect cultural differences
* Requires the development and testing of quality measures for use by doctors, hospitals, nursing homes, directing the Dept. of Health & Human Services to develop a uniform reporting format for the collection of quality information on race and ethnicity
* Creates a new Best Practices Institute to fund research on the effectiveness of alternative treatments and publish what treatments work best
* Creates the Retiree Health Reinsurance Competitiveness Initiative to provide tax credits to private and public retiree health plans to offset expenditures that exceed a certain threshold
John Edwards
Official web site: JohnEdwards.com

Overall belief: **The time has come for universal health care**

*Highlights*
- All Americans will be insured by 2012; everyone will be expected to obtain health coverage (special exemptions will be available in cases of extreme financial hardship or religious beliefs.)
- U.S. government will help groups of states create ‘Health Care Markets’, non-profit purchasing pools that offer a choice of competing insurance plans, one which would be a public program based upon Medicare. Over time, the system may evolve toward a single payer approach if individuals and businesses prefer the public plan.
- Requires employers to either cover their employees or help finance their health insurance. Businesses that opt into Health care Markets will make financial contributions similar to Social security and Medicare contributions.
- Creates a new tax credit, on a sliding scale, to subsidize insurance purchased through Health Care Markets, to make premiums affordable for all families
- Expands Medicaid and SCHIP eligibility
- Requires Health plans to charge fair premiums and cover all applicants regardless of preexisting conditions, medical history, age, job, and other characteristics. Also ensures coverage for preventative and chronic care with minimal cost-sharing
- Establishes a new non-profit or public organization to research the best methods of providing care.
- Rewards providers for performance, not volume of services provided, creating quantifiable goals for measurement
- Health Care Markets will offer primary care and preventative services at little or no cost. Incentives will be offered to individuals who schedule free physicals and enroll in healthy living programs
- Creates a ‘Consumer Reports’ for health care
- Supports the implementation of health information technology – the new system will provide the resources hospitals need to implement information systems that improve patient safety and hospital efficiency
- Restricts direct-to-consumer advertising for new drugs to ensure consumers are not misled about the potential dangers of newly marketed drugs

Barack Obama
Official web site: BarackObama.com

Overall belief: **Every American has the right to affordable health care**

*Highlights*
• Develops a new national health plan to allow individuals without access to affordable insurance coverage to buy coverage similar to that available to members of Congress
• All children will be required to have health care coverage. Allows young people to stay on their parents coverage up to age 25
• Expands Medicaid and SCHIP eligibility
• Offers federal reinsurance to employers (reimburse employer health plans for a portion of catastrophic costs they incur)
• Requires employers to make a meaningful contribution to the health coverage of their employees
• Requires providers to utilize proven disease management programs
• Requires providers to be fully transparent about quality and costs
• Rewards providers for performance, not volume of services provided
• Establishes an independent institute to guide reviews and research on comparative effectiveness of treatments, medications, and devices, including spending more than $1 billion in federal funding for autism research
• Invests $10 billion over the next five years to require standards-based electronic health information systems
• Allows Americans to buy medicines from other developed countries if the drugs are safe
• Repeals the ban that prevents the government from negotiating with drug companies for the Medicare prescription drug benefit
• Forces insurers to pay out a reasonable share of their premiums for patient care instead of keeping exorbitant amounts for profits and administration
• Health plans will be required to cover mental health care services to the same extent that they cover physical illnesses, as well as cover preventative care
• Health plans will be required to provide coverage to anyone who applies and pays the premium
• Health plans will be required to charge a fair and stable premium and not to charge different prices based on pre-existing conditions