

Presidential Candidate Positions on Health Care Reform

Employee Benefits Planning Association

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Aaron Katz

Senior Lecturer

School of Public Health and Community Medicine

University of Washington

(206) 616-5227

Features of Presidential Candidates' Approaches to Health Care Reform

	Clinton	McCain	Obama
Individual Mandate	Yes	No	Children only
Employer Shared Responsibility [Mandate]	Large firms offer or contribute X% of payroll	No	Offer or contribute X% of payroll
Medicaid/ SCHIP Expansion	Yes	No	Yes
Private Insurance Markets	New group Health Choices Menu through FEHBP with private & public plan options	Purchase private individual insurance in any state	New group National Health Insurance Exchange with private & public plan options
Subsidies for Low to Moderate Income	Tax credit for premium >X% of income	Tax credit \$2,500 for individuals, \$5,000 for families	Sliding scale premium subsidies
Quality and Efficiency Measures	HIT, Transparency, P4P, Prevention, Comparative effectiveness, Chronic disease management, Disparities, Malpractice reform	HIT, Transparency, P4P, Prevention, Chronic disease management, Malpractice reform	HIT, Transparency, P4P, Prevention, Comparative effectiveness, Chronic disease management, Disparities, Malpractice reform

Source: Collins, SR and JL Kriss, *Envisioning the Future: The 2008 Presidential Candidates' Health Reform Proposals*. The Commonwealth Fund, January 2008

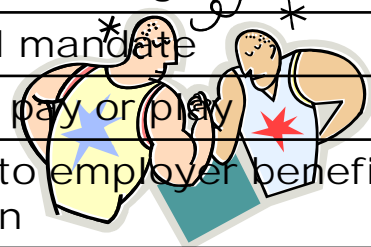
Candidates' Major Points of Agreement and Disagreement on Health Care Reform Features

	Clinton	Obama	McCain
Most Candidates from Both Parties Agree			
Expand coverage	Yes	Yes	Yes
Health IT	Yes	Yes	Yes
Transparency	Yes	Yes	Yes
Malpractice reform	Yes	Yes	Yes
Prevention	Yes	Yes	Yes
Pay for performance	Yes	Yes	Yes
Candidates Differ			
Universal coverage	Yes	Yes	No
Individual mandate	Yes	Children only	No
Employer pay or play	Yes	Yes	No
Changes to employer benefit tax exemption	Yes	No	Unclear
Regulation of insurance markets	Yes	Yes	No
Financing source	Yes	Yes	No

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What can we infer about the candidates' diagnoses of "the problem"?

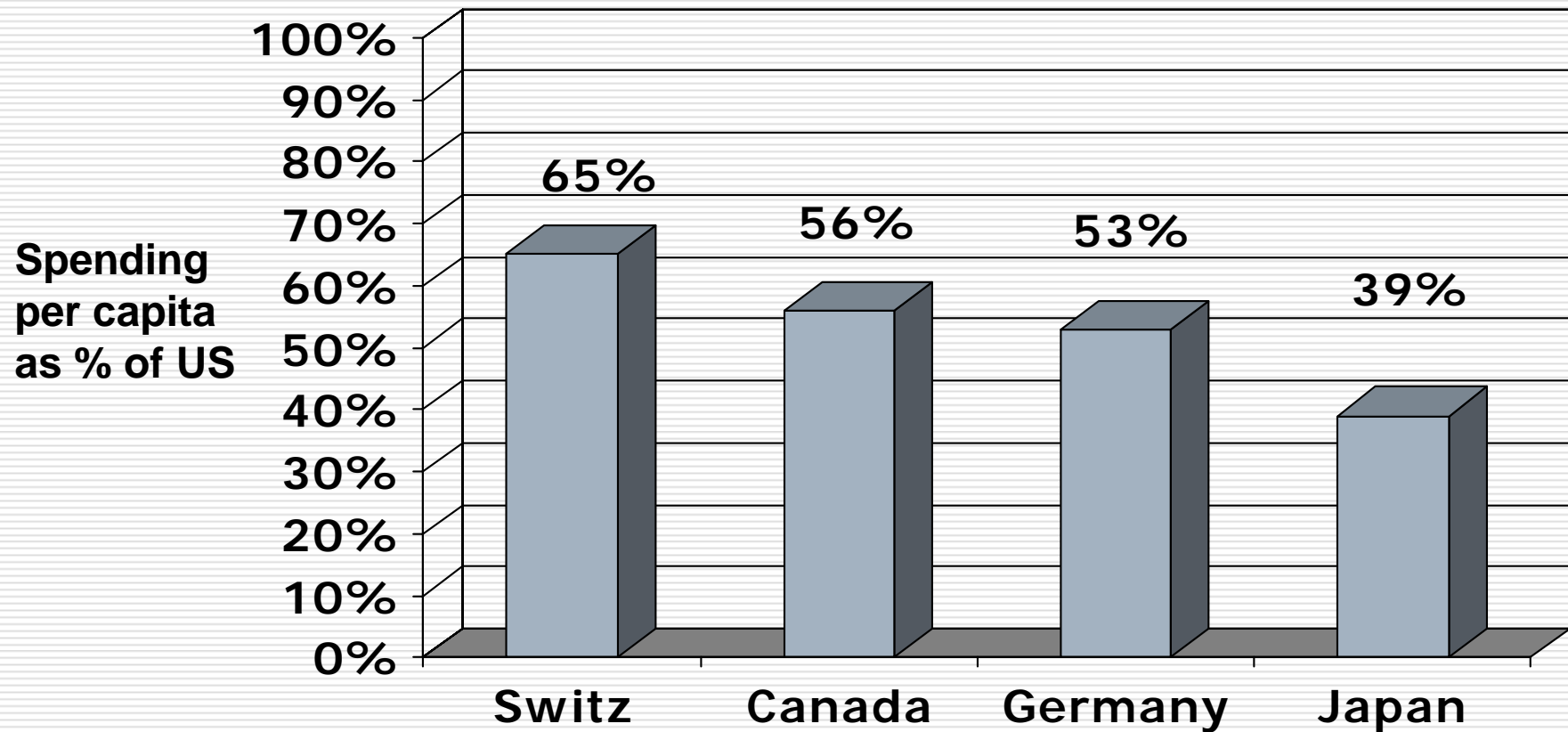
The problem is mainly for the uninsured?

Washingtonians in Families with High Health Care Costs

Share of pre-tax income on health care	2000	2008	Percent Insured (2008)
> 10%	923,000 (17.5%)	1,333,000 (23.6%)	84.4%
> 25%	254,000 (4.8%)	386,000 (6.8%)	78.5%

Source: Too Great a Burden: Washington's Families at Risk, Families USA, December 2007

The overall approach of the U.S. health care system is efficient?



Source: Organization for Economic Cooperation and Development, 2006

The U.S. health care system is the best in the world?

	Australia	Canada	Germany	New Zealand	UK	US
OVERALL RANKING (2007)	3.5	5	2	3.5	1	6
Quality Care	4	6	2.5	2.5	1	5
Right Care	5	6	3	4	2	1
Safe Care	4	5	1	3	2	6
Coordinated Care	3	6	4	2	1	5
Patient-Centered Care	3	6	2	1	4	5
Access	3	5	1	2	4	6
Efficiency	4	5	3	2	1	6
Equity	2	5	4	3	1	6
Long, Healthy, and Productive Lives	1	3	2	4.5	4.5	6
Health Expenditures/cap, 2004	\$2,876*	\$3,165	\$3,005*	\$2,083	\$2,546	\$6,102

Source: *Mirror, Mirror on the Wall: An International Update on the Comparative Performance of American Health Care*, The Commonwealth Fund, 2007.

*2003 data

The main problem is overuse of services?

Capacity and Use Rates for Selected OECD Countries, 1999/2000

	Acute beds per 1000 pop	Admissions per 1000 pop	Average length of hospital stay (days)	Acute hospital days per capita
Canada	3.3	99	7.1	1.0
France	4.2	204	5.5	1.1
Germany	6.4	205	9.6	1.9
Switzerland	4.1	136	9.3	1.3
US	3.0	118	5.9	0.7

Source: Anderson, GF, et al., *Health Affairs*, May/June 2003
