



Council for
Affordable Health
Insurance

THE 2008
PRESIDENTIAL CANDIDATES
ON
HEALTH CARE REFORM

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Although the 2008 presidential election is more than a year away, many candidates are already positioning themselves on a campaign issue they think will be very important to voters — reforming the U.S. health care system. While it is still early in the campaign process and plan details are incomplete for most candidates, these summaries provide a snapshot of the candidates and their blueprint for reform. Our intent is to be thorough and accurate in compiling what they have said or indicated they want to do. As their plans take shape we intend to explain what their proposals mean for the health care system and for Americans’ ability to have access to affordable coverage. But we also plan to eliminate their spin so that the public understands not just what the candidates have said, but what they mean.

(Note: At this point, most of the candidates have provided little specific information. In arranging the order below, we identify those who are generally considered the leading candidates, both by fundraising and popularity, and then arranged them in alphabetical order. We identified the second group as “Second-Tier Candidates” simply as a way to say they are lower in the polls; obviously, one or more of them could gain momentum and move into the first tier. And then there are several candidates about whom there is little or no information from their statements, websites or from news articles. We put them in a third category. We will update the document frequently as existing candidates add to or alter their proposals and as others drop out of the race.)

Current Leading Contenders

Senator Hillary Rodham Clinton (D)

www.hillaryclinton.com

Probably one of the most knowledgeable Democratic presidential candidates with regard to health care reform, Hillary Clinton may also be the most cautious about releasing her plan — in part because of all the criticism she received in her earlier effort to reform the U.S. health care system in 1993-4. So far, she has outlined some principles that are generally popular with the public and other Democrats. She would:

- Enact universal coverage as president.
- Emphasize computerized medical record-keeping.
- Prohibit health insurance companies from declining an application, regardless of the applicant’s health condition (i.e., guaranteed issue).
- Implement “purchasing initiatives” to reduce drug prices, which probably means she wants to give the government to more control in setting prices.
- Emphasize prevention of disease rather than cure.
- Reduce national health spending by \$120 billion per year through enactment of her program and initiatives.

Former Senator John Edwards (D)

www.johnedwards.com

John Edwards’ health care reform plan is centered on an individual mandate requiring all Americans to buy

health insurance coverage. According to *USA Today* he would:

- Require businesses and other employers to help cover their employees or help finance insurance (i.e., a play or pay employer mandate).
- Expand Medicaid and the State Children's Health Insurance Program (SCHIP).
- Create regional purchasing pools to help consumers bargain for lower-priced insurance.
- Reduce costs by overhauling the patent process for breakthrough drugs.
- Require insurance companies to spend 85 percent of premiums on patient care (i.e., a minimum loss ratio).
- Finance his plan's estimated cost of \$90 billion-\$120 billion per year by repealing Bush tax cuts on those making more than \$200,000 per year.

Former Mayor Rudy Giuliani (R)

www.joinrudy2008.com

Rudy Giuliani is positioning himself as the pro-free market health care reformer, rethinking the employer-based system we currently have. According to *Newsday*, Giuliani has said, "If we can empower 30 million, 40 million, 50 million and eventually 100 million Americans to be able to go out and make these choices, you're going to have the free market accomplish the thing that only a free market can accomplish — and that is, lower costs and better quality."

More specifically, according to his presidential campaign website he would:

- Give families a \$15,000 tax credit to purchase private insurance policies.
- Allow them to keep whatever credit remains as an incentive to purchase cost-effective plans.
- Offer block grants to states to encourage innovation, reduce health costs, enroll eligible uninsured, and solve adverse selection issues.
- Require low-cost insurance options by allowing citizens to purchase insurance through interstate markets.
- Streamline the FDA process to reduce drug costs and speed them to market.
- Increase quality and price transparency in the health care delivery system.
- Invest in Health IT to reduce medical errors, improve efficiency and detect health threats.
- Provide incentives in insurance markets that promote wellness and better health outcomes for chronic diseases.
- Tie Medicaid payments to a state's success in promoting preventive care and tracking obesity for children.
- Reform the medical liability system.
- Expand the use of Health Savings Accounts.

Senator John McCain (R)

www.johnmccain.com

There is no health care statement on either John McCain's presidential campaign or congressional website. According to a *Wall Street Journal* article, he would:

- Develop a health plan that every American can take advantage of and afford without instituting an individual mandate.
- Provide tax incentives for low-income people so they buy health coverage.
- Expand community health centers and SCHIP.
- Put health care online.
- Address medical malpractice reform.
- Make Health Savings Accounts more available.

Senator Barack Obama (D)

www.barackobama.com

Barack Obama recently released a health care plan to establish a new public insurance program, available to Americans who do not have insurance through their employer and also do not qualify for Medicaid or SCHIP. According to his campaign website and *USA Today* he would:

- Create a public program similar to a health plan offered to federal employees (complete with guaranteed renewability, comprehensive benefits, subsidies, and portability).
- Create a National Health Insurance Exchange (another word for Connector, similar to the Massachusetts insurance Connector) for consumers to shop among private plans.
- Require employers to share the cost of insuring workers (i.e., an employer mandate).
- Not implement an individual mandate (unlike many other Democratic candidates) that requires everyone to have coverage.
- Require all children to have health care coverage.
- Expand SCHIP and Medicaid eligibility.
- Allow states to continue implementing health care reform initiatives.
- Reduce the cost of coverage through computerized record-keeping, reimportation of drugs and greater use of generic drugs, and emphasize prevention of disease rather than cure.
- Pay for his plan's estimated cost of \$50 billion to \$65 billion per year by letting Bush tax cuts expire on those making more than \$250,000 per year.

Former Governor Mitt Romney (R)

www.mittromney.com

While Mitt Romney has not introduced a formal health care plan, there has been a lot of press reporting on the Massachusetts health care reform he signed into law in 2006. In that legislation he supported the first effort by any state to require every individual to have health insurance or face penalties. And the legislation created the Connector, a new bureaucracy created to oversee and qualify certain health plans wanting to provide state-qualified coverage.

But for now, all he says on his campaign website is that he would:

- Improve the health care system by extending health insurance to all Americans, not through a government program or new taxes, but through market reforms.

Second-Tier Candidates

Senator Joe Biden (D)

www.joebiden.com

Although not much has been reported in the press about Joe Biden and health care reform, his presidential campaign website says that he would:

- Expand health insurance for children and relieve families and businesses of the burden of catastrophic health care expenses.
- Support states pursuing alternatives to make sure that everyone has access to health care.
- Use the data from these states to evaluate what works best in providing affordable access to health care for all.

Senator Sam Brownback (R)

www.brownback.com

Sam Brownback's campaign website says that he would like a consumer-centered, not government-centered, health care model that offers consumers choices. He supports:

- Price transparencies within our health care system so that consumers can shop around for the best prices and plan for health care expenditures.
- Freedom of choice in health coverage so that consumers could choose from health care coverage plans that are tailored to fit their families' needs and values, even across state lines.
- Creation of a lifetime electronic medical record so consumers could have control over the use of their personal health records and ensure it is secured and protected.

Senator Christopher Dodd (D)

www.chrisdodd.com

There has not been much media coverage about Christopher Dodd and health care reform, however reports and his website say he would:

- Cover all Americans by creating a Health Care General Fund (HCGF) and require employers to either cover their employees or contribute to the fund (in other words, a play or pay employer mandate). However employers with 10 or fewer employees would be exempt from contributing to the HCGF. In addition; those employers with between 10 and 30 employees would receive federal assistance in contributing to the HCGF.
- Require individuals not covered by employers to purchase insurance from the HCGF at a price based on his/her fixed percentage above poverty (an individual mandate).
- Extend Medicaid to adults who make 100 percent above the poverty line and to children whose family's income is up to 300 percent of the poverty line.
- Encourage chronic disease management by integrating clinical information tools, monitoring technologies and care management into the system as well as screenings, timely doctor visits and early treatments to keep chronic diseases under control.
- Push for legislation making it easier for nurses to form unions, even if they performed some supervisory duties.

Former Senator Mike Gravel (D)

www.gravel2008.us

Mike Gravel wants a single-payer health plan. According to the *New York Times*, he would:

- Create a universal single-payer health plan.
- Give people vouchers, which could be used to pay doctors and hospitals, and a choice of five or six health plans.

Former Governor Mike Huckabee (R)

www.explorehuckabee.com

Mike Huckabee's campaign website says he is in favor of preventive health care, a key issue to him. He says, generally, he wants to:

- Keep health care in the private sector.
- Make improvements to the private sector delivery system to rein in health care costs.
- In addition, according to the *Boston Globe*, he has led the charge for giving financial incentives — including tax breaks and paid days off — as rewards for healthy behavior.

Representative Dennis J. Kucinich (D)

www.kucinich.us

While not much has been reported in the press about Dennis Kucinich and health care reform, his campaign website reports he introduced HR 676, which proposes:

- A universal health care plan called the United States National Health Insurance Program completely funded by the government.

Governor Bill Richardson (D)

www.richardsonforpresident.com

Bill Richardson recently expanded his proposals to reform the health care system. According to his website he would:

- Allow working families and small businesses to buy coverage through the Federal Employee Health Benefits Plan (FEHBP).
- Mandate insurers to accept all applicants regardless of their health status (i.e., guaranteed issue).
- Impose an individual mandate, requiring everyone to have health insurance.
- Allow Americans age 55-64 to buy into the Medicare program.
- Allow young adults to remain on their family policies until the age of 25.
- Permit families that want to keep their current health coverage to do so.
- Increase Medicare, Medicaid and SCHIP coverage.
- Provide a refundable tax credit based on income to help families get coverage.
- Emphasize preventive care and healthier lifestyles.
- Streamline administration and hospital regulations and move to electronic medical records.
- Improve and strengthen the VA with something called Heroes Health Cards.
- Cap interest charges on personal credit card medical debt.

Representative Tom Tancredo (R)

www.teamtancredo.com

Tom Tancredo has said little about health care reform, but his campaign website reports he would:

- Enforce immigration laws that could funnel savings into the health care system.
- Provide access to lower cost insurance by allowing access to association health plans for U.S. citizens and legal aliens who cannot afford health insurance coverage.
- Provide relief through the states for the unemployed who are legal residents or aliens.

Former Governor Tommy Thompson (R)

www.tommy2008.com

Tommy Thompson, who also served as President George W. Bush's secretary of the Department of Health and Human Resources, has been giving numerous speeches on health care reform, where he stresses that the uninsured are driving up costs by using emergency rooms and that American medicine needs to adopt new technology to end the trail of paperwork. But he hasn't said much with regard to what he would do as president.

- According to his presidential campaign website, he supports universal health care, without creating a new government entity.

- According to the *Des Moines Register*, he would form a national insurance pool with states' assistance to expand coverage to the uninsured.

Have Yet to Provide Any Health Reform Specifics

Former Senator Fred Thompson (R)

www.imwithfred.com

Although Senator Thompson has not yet announced, he is widely expected to. However, he has not made any statements yet about health care reform.

Representative Ron Paul (R)

www.ronpaul2008.com

There is no health care statement on his presidential campaign website.

Representative Duncan Hunter (R)

www.gohunter08.com

There is no health care statement on his presidential campaign website.

Additional Reading About the Candidates

Senator Joe Biden (D)

<http://biden.senate.gov>

Senator Sam Brownback (R)

<http://brownback.senate.gov>

Senator Hillary Rodham Clinton (D)

www.usatoday.com/news/politics/election2008/2007-06-25-health-reform_N.htm

Senator Christopher Dodd (D)

www.nytimes.com/2007/03/25/us/politics/25dems.html?ex=1332475200&en=6cb90d7887443e6a&ei=5124&partner=permalink&exprod=permalink

Former Senator John Edwards (D)

www.usatoday.com/news/politics/election2008/2007-06-25-health-reform_N.htm

<http://www.lasvegassun.com/sunbin/stories/nevada/2007/jul/11/071110105.html>

Former Mayor Rudy Giuliani (R)

www.newsday.com/search/sns-ap-giuliani-agenda,0,2012155.story

Former Senator Mike Gravel (D)

www.nytimes.com/2007/03/25/us/politics/25dems.html?ex=1332475200&en=6cb90d7887443e6a&ei=5124&partner=permalink&exprod=permalink

Former Governor Mike Huckabee (R)

www.boston.com/news/nation/articles/2007/02/20/health_returns_as_hot_issue_in_08_race/

Representative Duncan Hunter (R)

www.house.gov/hunter

Senator John McCain (R)

www.mccain.senate.gov

<http://216.239.51.104/search?q=cache:cvxhbbyWsncl:blogs.wsj.com/washwire/2007/06/10/mccain-to-prescribe-remedy-for-us-health-care-ills/+John+McCain,+health+care,+without+a+mandate&hl=en&ct=clnk&cd=1&gl=us>

Senator Barack Obama (D)

www.usatoday.com/news/politics/election2008/2007-06-25-health-reform_N.htm

Representative Ron Paul (R)

www.house.gov/paul

Former Governor Tommy Thompson (R)

<http://desmoinesregister.com/apps/pbcs.dll/article?AID=/20070518/NEWS09/705180386>