



AFL-CIO Comparison of 2008 Presidential Candidate HEALTH CARE PROPOSALS

JANUARY 2008

AFL-CIO Principles for Health Care WE CAN COUNT ON

- ★ Builds on what's best about American health care;
- ★ Controls costs;
- ★ Makes sure everyone gets high-quality health care as good or better than they have now;
- ★ Covers preventive care;
- ★ Lets people choose their own doctors and other providers;
- ★ Government is watchdog on costs, quality and fairness and offers the choice of a public alternative to private insurance;
- ★ Divides responsibility among employers, government and individuals.

	HILLARY CLINTON	BARACK OBAMA
Covers Everyone	Yes	Yes
Guarantees Choice of Health Care Plan and Providers	<p>Keep current coverage</p> <p>Allow choice of doctors, other health care providers and hospitals</p> <p>Establish program with same benefits and private insurance plans available to members of Congress</p> <p>Offer new public plan modeled on Medicare with benefits the same as those available to members of Congress</p>	<p>Keep current coverage</p> <p>Allow choice of doctors, other health care providers and hospitals</p> <p>Establish national exchange to offer choice of private insurance plans with benefits at least as generous as those available to members of Congress</p> <p>Offer new public plan with the same benefits available to members of Congress to families without coverage and small businesses</p>
Controls Costs Reduce insurance carrier administrative fees and marketing expenses Streamline enrollment and claims processing Standardize billing and claims payment Automate transactions	<p>Require insurance companies to reduce percentage of premiums spent on profits and marketing</p> <p>Full use of information technology, with federal fund of \$3 billion to assist provider adoption and implementation</p>	<p>Require insurance companies in noncompetitive markets to spend reasonable share of premiums on benefits, not profits and marketing</p> <p>Full use of information technology with federal investment of at least \$50 billion toward adoption and implementation</p> <p>Federal government reinsurance pool for high-cost cases</p>
Provides High-Quality Health Care Set standards for best quality Require hospitals and doctors to report performance Make performance data publicly and readily available	<p>Federal funding for private-public organization to develop quality standards</p> <p>Establish private-public institute to evaluate and compare effectiveness of drugs, devices and procedures</p> <p>Federal funding to make web-based provider and other quality information more usable and accurate and develop decision aids to promote informed patient choice</p>	<p>Establish independent institute to evaluate and compare effectiveness of drugs, devices and procedures</p> <p>Require hospitals and providers to collect and publicly report data on health quality standards</p>
Covers Preventive Care No charge for screenings for chronic conditions Screenings and education available in communities Incentives for everyone to monitor and take responsibility for health status	<p>Require insurers in federal programs, including new public plan, to cover preventive services with no copayments for high-priority prevention services</p> <p>Cover chronic disease care coordination and management in federally funded programs with incentives for participation</p>	<p>Require only minimal copayments for preventive services</p> <p>Require disease management programs and chronic disease care coordination</p>
Government is Watchdog on Cost, Quality and Fairness Prevent coverage denials for pre-existing conditions or status Make care available through public plan based on Medicare or plan covering members of Congress	<p>Require insurance companies to offer coverage to anyone who applies, guarantee renewal of coverage and limit large premium differences based on age, gender or occupation</p> <p>Establish program with public plans modeled on Medicare and plan covering members of Congress</p> <p>Provide families participating in public plan with sliding-scale refundable tax credits with premium affordability credit capped at percentage of income</p> <p>Provide Retiree Health Legacy Cost tax credit to employers with large proportion of retirees</p> <p>Fund private-public organization to review quality measures and set priorities for new measures</p>	<p>Require insurance companies participating in national exchange to offer coverage to anyone who applies and limit large premium differences based on health status</p> <p>Establish public plan with same benefits available to members of Congress to be offered to families without coverage and small businesses</p> <p>Provide sliding-scale premium subsidies to families covered by public plan or private plan offered through national exchange</p>
Shared Responsibility Employers and individuals Employers contribute to cost of health care Individual and family contributions limited to modest level	<p>Large employers to provide or contribute to cost of health care coverage</p> <p>Small employers to contribute most of premium before receiving tax credit</p> <p>Individuals required to obtain coverage</p>	<p>Employers to offer health care coverage with meaningful contribution to its cost or contribute to cost of new national plan</p> <p>Children required to be covered</p>

	MIKE HUCKABEE	JOHN McCAIN	RON PAUL
Covers Everyone	No	No	No
Guarantees Choice of Health Care Plan and Providers	<p>Keep current coverage</p> <p>Allow choice of doctors, other health care providers and hospitals</p> <p>Maintain existing private insurance market</p> <p>Expand health savings accounts by eliminating high deductibles</p> <p>No public plan to be available</p>	<p>Keep current coverage</p> <p>Allow choice of doctors, other health care providers and hospitals</p> <p>Expand private insurance market by allowing purchase of health insurance across state lines</p> <p>Allow association plans that meet standards</p> <p>No public plan to be available</p>	<p>Keep current coverage</p> <p>Allow choice of doctors, other health care providers and hospitals</p>
Controls Costs <p>Reduce insurance carrier administrative fees and marketing expenses</p> <p>Streamline enrollment and claims processing</p> <p>Standardize billing and claims payment</p> <p>Automate transactions</p>	<p>Adopt electronic record keeping</p>	<p>Promote implementation of health information technology</p>	<p>Expand private market through reduced regulation</p>
Provides High-Quality Health Care <p>Set standards for best quality</p> <p>Require hospitals and doctors to report performance</p> <p>Make performance data publicly and readily available</p>	<p>No provisions</p>	<p>Develop national standards for measuring and reporting treatment and outcomes</p> <p>Make information on quality, cost and outcomes public and available</p>	<p>No provisions</p>
Covers Preventive Care <p>No charge for screenings for chronic conditions</p> <p>Screenings and education available in communities</p> <p>Incentives for everyone to monitor and take responsibility for health status</p>	<p>Encourage preventive care</p>	<p>Promote prevention and chronic disease management</p>	<p>No provisions</p>
Government is Watchdog on Cost, Quality and Fairness <p>Prevent coverage denials for pre-existing conditions or status</p> <p>Make care available through public plan based on Medicare or plan covering members of Congress</p>	<p>Provide health care tax deduction</p> <p>Provide health care tax credit to low-income families</p>	<p>Provide health care tax credit</p>	<p>Provide health care tax deduction for all expenses</p>
Shared Responsibility <p>Employers and individuals</p> <p>Employers contribute to cost of health care</p> <p>Individual and family contributions limited to modest level</p>	<p>No provisions</p>	<p>No provisions</p>	<p>No provisions</p>