



Comparison of Presidential Candidates and Speaker Ryan's Proposed Health Care Plan

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Prepared by MMW Group and the NAFC

Health Care Program	Democratic Presidential Candidate Hillary Clinton	Republican Presidential Candidate Donald Trump	Speaker Ryan Replacement Plan
Affordable Care Act	Preserve the ACA and build on it	Repeal the ACA and replace it	Repeal the ACA and replace it
Public Option	Supports the public option and suggests state initiatives under the ACA	Does not support the public option	Does not support the public option
Mental Health	Wants mental health parity with physical health issues	Supports the current plan in Congress	Supports the current plan in Congress
Prescription Drug Pricing	Wants to control drug prices and hold drug companies accountable	Wants to lower trade barriers to allow drug makers from overseas to sell in the US	No specific proposals are included in the plan
Medicare Buy-In	Supports people 50+ to be able to purchase Medicare coverage	Promises to preserve and improve Medicare by growing the economy, specific details are unknown	Strengthens Medicare Advantage, combines Medicare A&B, repeals FY18/19 Medicare DSH cuts and FY18-20 Medicaid DSH cuts, and repeals the Bay State Boondoggle
Medicaid Expansion	Supports new incentives to encourage states to expand Medicaid	Proposes state block grants for Medicaid	Provides states a choice of either a per capita allotment or a block grant.
Sale of Health Insurance Across State Lines	Not currently in her platform although she was open to the idea early in her campaign	Supports allowing health insurance to be sold across state lines	Supports allowing health insurance to be sold across state lines
Provider Price Transparency	Would expand disclosure requirements	Requires transparency from doctors to hospitals	No specific proposals are included in the plan

Hillary Clinton Healthcare Campaign Proposals



- Defend the ACA and build on it to slow the growth of out-of-pocket costs
- Reduce the cost of prescription drugs and hold drug companies accountable so they get ahead by investing in research and not increasing costs
- Protect women's access to reproductive healthcare
- Make premiums more affordable and lessen out-of-pocket expenses for consumers purchasing health insurance on the Obamacare exchanges
 - ✓ Provides a tax credit of up to \$5,000 per family to offset a portion of excessive out-of-pocket and premium costs above 5% of their income.
 - ✓ Enhance premium tax credits now available through the exchanges so those now eligible will pay less of a percentage of their income than under current law.
 - ✓ Ensure that all families purchasing in the exchange will not spend more than 8.5% of their income for premiums.
 - ✓ Fix the family glitch so that families can access coverage when their employer's family plan premium is too expensive.
- Support incentives to encourage all states to expand Medicaid.
- Invest in navigators, advertising, and other outreach activities to make enrollment easier.
- Expand access to affordable health care to families regardless of immigration status.
- Continue to support a public option and work to build on the ACA to make it possible
- Lower out of pocket costs like co-pays and deductibles

Hillary Clinton Healthcare Campaign Proposals



- Work to expand access to rural Americans
 - ✓ --Broaden the scope of healthcare providers eligible for telehealth reimbursement under Medicare and other programs, including federally qualified health centers and rural health clinics.
 - ✓ --Call for states to support efforts to streamline licensing for telemedicine and examine ways to expand the types of services that qualify for reimbursement
- Double funding at Community Health Centers (extending current mandatory funding provided in the ACA and expanding it by \$40 billion over the next 10 years)
- Triple the size of the National Service Corps (increase funding to \$810 million in 2017 and grow over time to \$1.3 billion by 2027)
- Increase funding for scientific research at the NIH and the NSF
- Rapidly ramp up NIH spending on Alzheimer's disease to \$2 billion per year (from \$600 million now), with the goal of making a cure possible by 2025
- Support for greater funding for research into autism, and proposes to launch a first-ever adult autism prevalence study in order to provide better services to adults on the autism spectrum
- Supports President Obama's \$1.9 billion request to combat the Zika virus

Donald Trump Healthcare Campaign Proposals



- Completely repeal Obamacare and eliminate the individual mandate requiring individuals to purchase insurance
- Modify existing law that inhibits the sale of health insurance across state lines and allow any vendor who provides a plan that complies with a states requirements to be able to offer insurance in any state
- Allow individuals to fully deduct health insurance premium payments from their tax returns under the current tax system
- Allow individuals to use Health Savings Accounts (HSAs)
- Require price transparency from all healthcare providers, especially doctors and healthcare organizations like clinics and hospitals
- Block-grant Medicaid to the states
- Remove barriers to entry into free markets for drug providers that offer safe, reliable and cheaper products
- Save money spent providing healthcare to illegal immigrants by enforcing the current immigration laws
- Support for the mental health reforms legislation currently being considered by Congress

Speaker Ryan Republican Replacement Plan- General Recommendations



- Expansions to Health Savings Accounts
 - ✓ Allow spouses to make catch-up contributions to the same HSA account
 - ✓ Allow qualified medical expenses incurred before HSA-qualified coverage begins to be reimbursed from an HSA account as long as the account is established within 60 days
 - ✓ Set the maximum contribution to an HSA at the maximum combined and allowed annual deductible and out-of-pocket expense limits
 - ✓ Expand accessibility for HSAs to certain groups, like those who get services through the Indian Health Service and TRICARE
- For those who do not have access to job-based coverage, Medicare, or Medicaid, the plan provides a universal refundable tax credit for individuals and families. This portable payment – available at the beginning of every month – would be adjusted for age, ensuring older Americans receive more support, and would grow over time
- Proposes to cap the employer-sponsored insurance (ESI) tax-free exclusion at a level that they note would ensure that job-based coverage continues unchanged for the vast majority of health insurance plans.
- Allows small businesses to band together to offer small business health plans, also known as association health plans (AHPs)

Speaker Ryan Republican Replacement Plan- General Recommendations



- Allows individuals to take advantage of individual health pools (IHPs). IHPs would allow people to join together in order to garner the same purchasing power as employers and negotiate lower rates with insurance companies in the individual market
- Ensures employers may offer wellness programs that are tied to a financial reward or surcharge as long as those programs do not exceed the limits under current law
- Allows employers to freely choose insurance options, including self-insurance and stop-loss protections, by preserving the current definition of stop-loss insurance and maintaining its distinct difference from “group health insurance
- Medical Liability Reform
 - ✓ Includes liability reform that includes caps on non-economic damage awards, ensuring plaintiffs can recover full economic damages and that patients will not have their damages taken away by excessive lawyer contingency fees
 - ✓ Will work with the states to pursue a wide variety of options such as loser-pays, proportional liability, the collateral source rule, consideration of the statute of limitation, safe harbor provisions, health courts, and independent pre-discovery medical review panels
 - ✓ Will also look at ways to strengthen federal health programs by pursuing laws that allow safe harbors and higher standards of evidence for medical professionals following clinical practice guidelines developed by national and state professional medical societies

Speaker Ryan Republican Replacement Plan- General Recommendations



- Competition in the Insurance Markets
 - ✓ Recommends a GAO study on the advantages and disadvantages of removing the McCarran-Ferguson anti-trust exemption. The study should examine potential consumer impact, market consolidation, and effects on health insurance premiums. The study should also review state anti-trust regulation regarding health insurance since such regulation is not preempted by McCarran-Ferguson
- Continues coverage for Pre-Existing Conditions
- Allows dependents up to age 26 to stay on their parents health plan
- Prohibits insurance companies from denying coverage to patients who are sick when they go to renew their plan
- Provides continuous coverage protections to those in the individual market
- The default age-rating ratio for premiums would be set at five-to-one. States would have the ability to narrow or expand
- Provides at least \$25 billion for State Innovation Grants. To participate, states must achieve a certain target for the reduction of individual premiums, small group premiums and the number of uninsured in the state. A state would be rewarded (on a sliding scale) based on how well they perform
- Provides at least \$25 billion in dedicated federal funding to states for high-risk pools. Premiums for those participating in the high-risk pool would be capped, and wait lists would be prohibited.

Speaker Ryan Republican Replacement Plan- General Recommendations



- Provides a onetime open enrollment period for individuals to join the health care market if they are uninsured, regardless of how sick or healthy they are
- Conscience protections- will permanently enact and expand the Weldon amendment providing a private right of action for individuals to exercise their conscience and seek relief in court
- Protects federal taxpayer dollars from being used for abortion services and ensures that the Hyde Amendment is applied
- Strengthen Medicare Advantage
 - ✓ Repeal the benchmark caps
 - ✓ Limit the Administration's ability to arbitrarily cut MA
 - ✓ Restore open enrollment period
- Repeal of the Independent Payment Advisory Board
- Repeal of the Center for Medicare and Medicaid Innovation
- Repeal Ban on Physician-Owned Hospitals
- Repeal of the Bay State Boondoggle/changes to the hospital wage index
- Allows for Value-Based Insurance design throughout Medicare Advantage
- Reform Medigap placing new restrictions and limits on coverage (beginning in 2020)

Speaker Ryan Republican Replacement Plan- General Recommendations



- Combine Medicare Parts A & B and have a unified deductible
 - ✓ Institute an annual maximum OOP cap on the amount of money a beneficiary pays each year
 - ✓ Institute a 20 percent uniform cost-sharing requirement for all services
 - ✓ Streamline the current Medicare Savings Programs into one program that requires states to use one uniform asset test for qualification in the new MSP program
- Protect the Patient-Doctor Relationship- development of a personalized care demonstration program that would give beneficiaries and health care professionals the ability to voluntarily enter into an arrangement for items and services outside of the Medicare system.
- Uncompensated Care Reform- repeal of the FY2018 and FY2019 Medicare DSH cuts and the FY2018-FY2020 Medicaid DSH cuts.
- MA & FFS Medicare Performance Parity- require the HHS Secretary to publicly report performance on a new Medicare Compare web site, comparing MA and traditional fee-for-service FFS for each Metropolitan Statistical Area (MSA) on a core set of quality measures.
- Premium Support- Beginning in 2024, Medicare beneficiaries would be given a choice of private plans competing alongside the traditional FFS Medicare program on a newly created Medicare Exchange

Thank you!



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