

# CHART #2: SIDE-BY-SIDE COMPARISON OF DEMOCRATIC CANDIDATES' HEALTH PLANS

By Susan J. Blumenthal, M.D., Jessica B. Rubin, Michelle E. Treseler, Jefferson Lin, and David Mattos\*

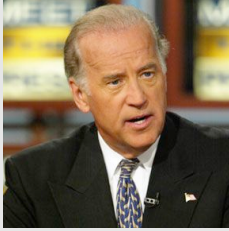




|   | <u><a href="#">Joe Biden</a></u><br>   | <u><a href="#">Chris Dodd</a></u><br>   | <u><a href="#">Mike Gravel</a></u><br>   | <u><a href="#">Dennis Kucinich</a></u><br>   | <u><a href="#">Bill Richardson</a></u><br>               |
|---|---|--|---|---|---|
| <b>Stated Goals for Coverage</b>        | <ul style="list-style-type: none"> <li>➤ Provide access to affordable health care for all and contain costs<sup>1</sup></li> <li>➤ Begin by expanding coverage for the most vulnerable in society<sup>2</sup></li> <li>➤ Should use data from states that are pursuing innovative alternatives to evaluate what works best in providing affordable access to health care for all<sup>3</sup></li> </ul> | <ul style="list-style-type: none"> <li>➤ Ensure universal affordable, quality health care coverage for all Americans</li> </ul>  | <ul style="list-style-type: none"> <li>➤ All Americans covered by a universal, Federal health care voucher program. Individuals would be free to use vouchers to choose their own providers.</li> </ul>               | <ul style="list-style-type: none"> <li>➤ Provide comprehensive health care coverage for all Americans through a universal single payer system that is publicly financed and privately delivered</li> </ul>  | <ul style="list-style-type: none"> <li>➤ Provide affordable, quality, and secure health insurance for every American<sup>4</sup></li> </ul> |
| <b>Mandatory Insurance Requirements</b> | <ul style="list-style-type: none"> <li>➤ Provide coverage for all children under the age of 18</li> </ul>   | <ul style="list-style-type: none"> <li>➤ Universal Responsibility: Requires employers to provide insurance or pay into Health Care General Fund (HCGF). Individuals not covered by employers required to purchase insurance from HCGF<sup>5</sup></li> </ul> | <ul style="list-style-type: none"> <li>➤ All Americans would be covered</li> <li>➤ Federal Government would issue annual health vouchers to cover all Americans based on their projected needs<sup>6</sup></li> </ul> | <ul style="list-style-type: none"> <li>➤ Health insurance provided for all Americans through universal single payer, not -for- profit health care system – enhanced “Medicare for All”<sup>7</sup></li> <li>➤ Embodied in the Conyers-Kucinich bill HR 676<sup>8</sup></li> </ul> | <ul style="list-style-type: none"> <li>➤ All Americans required to obtain coverage after reforms have been implemented</li> </ul>           |
| <b>Costs of Plan</b>                    | No information found  | No information found   | No information found  | No information found  | No information found  |

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|                                       |  |   |   |   |  |
|---------------------------------------|--|---|---|---|--|
| <p><b>How costs are covered</b></p>   | <ul style="list-style-type: none"> <li>➤ Increase efficiency, use health IT, and reduce medical errors</li> <li>➤ Allow tax cuts to expire for top 1% and the middle class<sup>65</sup></li> <li>➤ Would not eliminate inheritance tax<sup>65</sup></li> <li>➤ Savings from changes in foreign policy including ending war in Iraq and eliminating Star Wars program<sup>65</sup></li> </ul> | <ul style="list-style-type: none"> <li>➤ Increase efficiency and effectiveness of system</li> <li>➤ Use Health IT to reduce costs</li> </ul>  | <p>No information found</p>   | <ul style="list-style-type: none"> <li>➤ Increase income taxes on top 5% of income earners<sup>9</sup></li> <li>➤ Institute modest payroll tax<sup>10</sup></li> <li>➤ Institute small tax on stock and bond transactions<sup>11</sup></li> <li>➤ Reduce inefficiencies in system<sup>12</sup></li> </ul> | <ul style="list-style-type: none"> <li>➤ Pass a Medical Borrower's Fairness Act to provide immediate relief to families forced to borrow to pay for medical expenses<sup>13</sup></li> <li>➤ Increase efficiency<sup>14</sup></li> <li>➤ Advance refundable tax credit based on income to help obtain coverage<sup>15</sup></li> </ul> |
| <p><b>Estimated Savings</b></p>       | <p>No information found</p>  | <p>No information found</p>   | <p>No information found</p>   | <p>No information found</p>   | <p>No information found</p>  |
| <p><b>Implementation Timeline</b></p> | <p>No information found</p>  | <p>No information found</p>   | <p>No information found</p>   | <ul style="list-style-type: none"> <li>➤ Plan is to be phased in over 10 years<sup>16</sup></li> </ul>  | <p>No information found</p>  |
| <p><b>Coverage for Children</b></p>   | <ul style="list-style-type: none"> <li>➤ Provide health insurance for all children under age 18 using SCHIP and other strategies<sup>17</sup></li> </ul>   | <ul style="list-style-type: none"> <li>➤ Extend Medicaid to children whose family's income is up to 300% of the poverty line<sup>18</sup></li> </ul>  | <ul style="list-style-type: none"> <li>➤ The proposed health care voucher program extends to children<sup>19</sup></li> </ul> | <ul style="list-style-type: none"> <li>➤ Covers all children<sup>20</sup></li> </ul>  | <ul style="list-style-type: none"> <li>➤ Considering a "trade" with the states in which Federally-funded Medicare would be expanded to provide for seniors and persons with disabilities in exchange for states expanding their Medicaid and SCHIP programs to cover children and families<sup>21</sup></li> </ul>                     |
| <p><b>Medicaid Expansion</b></p>      | <p>No information found</p>  | <ul style="list-style-type: none"> <li>➤ Expand Medicaid to children whose family's income is up to 300% of the poverty line and expand eligibility for Medicaid to adults who make 100% above the poverty line<sup>22</sup></li> </ul> | <p>No information found</p>   | <p>No information found</p>   | <ul style="list-style-type: none"> <li>➤ Considering a "trade" with the states in which Federally-funded Medicare would be expanded to provide for seniors and persons with disabilities in exchange for states expanding their Medicaid and SCHIP programs to cover children and families<sup>23</sup></li> </ul>                     |

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|--|-----------------------------|--|--|--|--|
| <p><b>New Federal/Public Plans</b></p> | <p>No information found</p> | <ul style="list-style-type: none"> <li>➤ Ensure universal, affordable, quality coverage by creating a Health Care General Fund (HCGF) to serve all Americans<sup>24</sup></li> <li>➤ Individual Americans not covered by employers will be required to purchase insurance from the HCGF at a price based on a fixed percentage above poverty<sup>25</sup></li> </ul> | <ul style="list-style-type: none"> <li>➤ Federal government issues annual health care vouchers to Americans based on their projected needs<sup>26</sup></li> </ul> | <ul style="list-style-type: none"> <li>➤ Publicly financed, privately delivered<sup>27</sup></li> <li>➤ Provide comprehensive coverage for a broad spectrum of services<sup>28</sup></li> <li>➤ Prohibits a private health insurer from selling health insurance coverage that duplicates the benefits provided under this Act<sup>29</sup></li> <li>➤ Allows such insurers to sell benefits that are not medically necessary, such as cosmetic surgery benefits<sup>30</sup></li> </ul> | <p>Open up existing sources of affordable, portable coverage to more Americans:</p> <ul style="list-style-type: none"> <li>➤ Working families and small businesses will be able to purchase Federal Employee Health Benefits Plan<sup>31</sup></li> <li>➤ Allow 55+ individuals to purchase coverage through Medicare<sup>32</sup></li> <li>➤ Considering a “trade” with the states in which Federally-funded Medicare would be expanded to provide for seniors and persons with disabilities in exchange for states expanding their Medicaid and SCHIP programs to cover children and families<sup>33</sup></li> <li>➤ Provide Veterans returning from active duty with a Heroes Health Card that allows for provider choice wherever they live<sup>34</sup></li> <li>➤ Advance refundable tax credit based on income<sup>35</sup></li> </ul> |
| <p><b>Insurance Pools</b></p>          | <p>No information found</p> | <p>No information found</p>  | <p>No information found</p>  | <p>No information found</p>  | <p>No information found</p>  |

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|------------------------------------|---|---|--|--|---|
| <b>Employer Mandate</b>            | No information found  | <ul style="list-style-type: none"> <li>➤ Require employers to either cover their employees or contribute to the HCGF<sup>36</sup></li> <li>➤ Exempt businesses employing less than 10 workers from contributing to the HCGF<sup>37</sup></li> <li>➤ Provide Federal assistance for purchasing insurance to businesses employing between 10 and 30 workers<sup>38</sup></li> </ul> | <ul style="list-style-type: none"> <li>➤ Federal health voucher program would relieve American businesses of financial responsibility of insuring their workers</li> </ul> | No information found   | <ul style="list-style-type: none"> <li>➤ Employer contribution requirement<sup>39</sup></li> </ul>  |
| <b>Disease Prevention</b>          | No information found  | <ul style="list-style-type: none"> <li>➤ Increase the focus on prevention by integrating clinical information tools, monitoring technologies, and encouraging screenings and timely visits to physicians<sup>40</sup></li> </ul>  | No information found   | <ul style="list-style-type: none"> <li>➤ Emphasizes prevention</li> </ul>  | <ul style="list-style-type: none"> <li>➤ Investment in prevention<sup>41</sup></li> </ul>   |
| <b>Chronic Disease Management</b>  | <ul style="list-style-type: none"> <li>➤ Relieve families and businesses of the burden of expensive, catastrophic costs<sup>42</sup></li> </ul> | <ul style="list-style-type: none"> <li>➤ Integrate care management into the system<sup>43</sup></li> <li>➤ Encourage early treatment of chronic diseases<sup>44</sup></li> </ul>  | No information found   | No information found   | <ul style="list-style-type: none"> <li>➤ Addresses root causes of chronic diseases<sup>45</sup></li> </ul>                                    |
| <b>Long Term Care</b>              | No information found  | No information found  | No information found   | <ul style="list-style-type: none"> <li>➤ Covers long term care<sup>46</sup></li> <li>➤ Appoints a Director of Long Term Care to oversee implementation<sup>47</sup></li> </ul> | No information found  |
| <b>Nursing Shortage</b>            | No information found  | No information found  | No information found   | <ul style="list-style-type: none"> <li>➤ Emphasizes quality<sup>48</sup></li> <li>➤ Establishes Office of Quality Control<sup>49</sup></li> </ul>                              | No information found  |
| <b>Quality/Evidence-Based Care</b> | No information found  | <ul style="list-style-type: none"> <li>➤ Integrate clinical information tools<sup>50</sup></li> </ul>   | No information found   | No information found   | <ul style="list-style-type: none"> <li>➤ Institute payment systems that reward performance to improve quality of care<sup>51</sup></li> </ul> |

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| <b>Transparency/Consumer Friendliness</b>                    | ➤ Create a uniform, efficient system to submit health claims <sup>52</sup>   | No information found   | No information found   | No information found   | No information found   |
| <b>Information Technology (IT)</b>                           | ➤ Facilitate transition to secure electronic medical records <sup>53</sup><br>➤ Create a uniform, efficient system to submit health claims <sup>54</sup> | ➤ Use IT for clinical information tools, disease monitoring, care management, and to reduce unnecessary and duplicative services <sup>55</sup>   | No information found   | ➤ Supports the creation of a standardized, confidential electronic patient record system <sup>56</sup> | ➤ Streamline health care administration through common forms, common reporting requirements, and health IT <sup>57</sup> |
| <b>Telemedicine</b>  | No information found   | No information found   | No information found   | No information found   | No information found   |
| <b>Health Insurance Regulations/Eligibility</b>              | No information found   | ➤ Support efforts to ensure that advances in medical research do not outpace laws designed to protect Americans from discrimination <sup>58</sup><br>➤ Prohibits discrimination based on genetic information | ➤ Prohibits exclusion based on health, wealth, or any other reason <sup>59</sup> | ➤ All individuals residing in the U.S. are eligible <sup>60</sup>                                      | No information found   |
| <b>Malpractice/Professional Liability</b>                    | No information found   | No information found   | No information found   | No information found   | No information found   |
| <b>Increasing Drug Availability and Reducing Their Costs</b> | No information found   | ➤ Has authored legislation to increase access to and improve affordability of prescription drugs <sup>61</sup>   | No information found   | ➤ Provides coverage of pharmaceuticals by prescription drug formulary <sup>62</sup>                    | No information found   |
| <b>Eliminating Health Disparities</b>                        | No information found   | No information found   | No information found   | ➤ Emphasizes reduction of health disparities <sup>63</sup>   | No information found   |
| <b>Public Health Preparedness Initiatives</b>                | No information found   | No information found   | No information found   | ➤ Emphasize prevention <sup>64</sup>   | No information found   |
| <b>Mental Health</b>   | No information found   | No information found   | No information found   | ➤ Covers mental health services  |  |

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- <sup>1</sup> “Joe Biden for President: Issues.” Joe Biden President '08. 25 June 2007 <http://www.joebiden.com/issues/>
- <sup>2</sup> Ibid.
- <sup>3</sup> Ibid.
- <sup>4</sup> “Bill Richardson for President: Issues: Health Care.” Bill Richardson for President. 25 June 2007. <<http://www.richardsonforpresident.com/issues/healthcare?id=0001>>
- <sup>5</sup> “Chris Dodd for President: Issues, Health Care.” Chris Dodd for President 2008. 25 June 2007 <[http://www.chrisdodd.com/issues/health\\_care](http://www.chrisdodd.com/issues/health_care)>
- <sup>6</sup> “Mike Gravel for President: Issues.” Mike Gravel for President 2008. 25 June 2007. <<http://www.gravel2008.us/issues>>
- <sup>7</sup> “Universal Health Care: Kucinich for President 2008.” Kucinich 2008. 25 June 2007. <<http://kucinich.us/issues/universalhealth.php>>
- <sup>8</sup> Ibid.
- <sup>65</sup>
- <sup>65</sup>
- <sup>65</sup>
- <sup>9</sup> “Universal Health Care: Kucinich for President 2008.” Kucinich 2008. 25 June 2007. <<http://kucinich.us/issues/universalhealth.php>>
- <sup>10</sup> Ibid.
- <sup>11</sup> Ibid.
- <sup>12</sup> Ibid.
- <sup>13</sup> “Bill Richardson for President: Issues: Health Care.” Bill Richardson for President. 25 June 2007. <<http://www.richardsonforpresident.com/issues/healthcare?id=0001>>
- <sup>14</sup> Ibid
- <sup>15</sup> Ibid
- <sup>16</sup> “Universal Health Care: Kucinich for President 2008.” Kucinich 2008. 25 June 2007. <<http://kucinich.us/issues/universalhealth.php>>
- <sup>17</sup> “Joe Biden for President: Issues.” Joe Biden President '08. 25 June 2007 <<http://www.joebiden.com/issues/>>
- <sup>18</sup> “Chris Dodd for President: Issues, Health Care.” Chris Dodd for President 2008. 25 June 2007 <[http://www.chrisdodd.com/issues/health\\_care](http://www.chrisdodd.com/issues/health_care)>
- <sup>19</sup> “Mike Gravel for President: Issues.” Mike Gravel for President 2008. 25 June 2007. <<http://www.gravel2008.us/issues>>
- <sup>20</sup> “Universal Health Care: Kucinich for President 2008.” Kucinich 2008. 25 June 2007. <<http://kucinich.us/issues/universalhealth.php>>
- <sup>21</sup> “Bill Richardson for President: Issues: Health Care.” Bill Richardson for President. 25 June 2007. <<http://www.richardsonforpresident.com/issues/healthcare?id=0001>>
- <sup>22</sup> “Chris Dodd for President: Issues, Health Care.” Chris Dodd for President 2008. 25 June 2007 <[http://www.chrisdodd.com/issues/health\\_care](http://www.chrisdodd.com/issues/health_care)>
- <sup>23</sup> “Bill Richardson for President: Issues: Health Care.” Bill Richardson for President. 25 June 2007. <<http://www.richardsonforpresident.com/issues/healthcare?id=0001>>
- <sup>24</sup> “Chris Dodd for President: Issues, Health Care.” Chris Dodd for President 2008. 25 June 2007 <[http://www.chrisdodd.com/issues/health\\_care](http://www.chrisdodd.com/issues/health_care)>
- <sup>25</sup> Ibid
- <sup>26</sup> “Mike Gravel for President: Issues.” Mike Gravel for President 2008. 25 June 2007. <<http://www.gravel2008.us/issues>>
- <sup>27</sup> “Universal Health Care: Kucinich for President 2008.” Kucinich 2008. 25 June 2007. <<http://kucinich.us/issues/universalhealth.php>>
- <sup>28</sup> Ibid.
- <sup>29</sup> Ibid
- <sup>30</sup> Library of Congress U.S. Govt. 26 June 2007. <<http://thomas.loc.gov/cgi-bin/bdquery/z?d109:HR00676:@@D&summ2=m&>>
- <sup>31</sup> “Bill Richardson for President: Issues: Health Care.” Bill Richardson for President. 25 June 2007. <<http://www.richardsonforpresident.com/issues/healthcare?id=0001>>
- <sup>32</sup> Ibid.
- <sup>33</sup> Ibid
- <sup>34</sup> Ibid.
- <sup>35</sup> Ibid.

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- <sup>36</sup> “Chris Dodd for President: Issues, Health Care.” Chris Dodd for President 2008. 25 June 2007 <[http://www.chrisdodd.com/issues/health\\_care](http://www.chrisdodd.com/issues/health_care)>
- <sup>37</sup> Ibid
- <sup>38</sup> “Chris Dodd for President: Issues, Health Care.” Chris Dodd for President 2008. 25 June 2007 <[http://www.chrisdodd.com/issues/health\\_care](http://www.chrisdodd.com/issues/health_care)>
- <sup>39</sup> “Bill Richardson for President: Issues: Health Care.” Bill Richardson for President. 25 June 2007. <<http://www.richardsonforpresident.com/issues/healthcare?id=0001>>
- <sup>40</sup> “Chris Dodd for President: Issues, Health Care.” Chris Dodd for President 2008. 25 June 2007 <[http://www.chrisdodd.com/issues/health\\_care](http://www.chrisdodd.com/issues/health_care)>
- <sup>41</sup> “Bill Richardson for President: Issues: Health Care.” Bill Richardson for President. 25 June 2007. <<http://www.richardsonforpresident.com/issues/healthcare?id=0001>>
- <sup>42</sup> “Joe Biden for President: Issues.” Joe Biden President '08. 25 June 2007 <<http://www.joebiden.com/issues/>>
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- <sup>44</sup> Ibid
- <sup>45</sup> “Bill Richardson for President: Issues: Health Care.” Bill Richardson for President. 25 June 2007. <<http://www.richardsonforpresident.com/issues/healthcare?id=0001>>
- <sup>46</sup> “Universal Health Care: Kucinich for President 2008.” Kucinich 2008. 25 June 2007. <<http://kucinich.us/issues/universalhealth.php>>
- <sup>47</sup> Ibid
- <sup>48</sup> Ibid
- <sup>49</sup> Ibid
- <sup>50</sup> “Chris Dodd for President: Issues, Health Care.” Chris Dodd for President 2008. 25 June 2007 <[http://www.chrisdodd.com/issues/health\\_care](http://www.chrisdodd.com/issues/health_care)>
- <sup>51</sup> “Bill Richardson for President: Issues: Health Care.” Bill Richardson for President. 25 June 2007. <<http://www.richardsonforpresident.com/issues/healthcare?id=0001>>
- <sup>52</sup> Ibid.
- <sup>53</sup> “Joe Biden for President: Issues.” Joe Biden President '08. 25 June 2007 <<http://www.joebiden.com/issues/>>
- <sup>54</sup> Ibid.
- <sup>55</sup> “Chris Dodd for President: Issues, Health Care.” Chris Dodd for President 2008. 25 June 2007 <[http://www.chrisdodd.com/issues/health\\_care](http://www.chrisdodd.com/issues/health_care)>
- <sup>56</sup> “Universal Health Care: Kucinich for President 2008.” Kucinich 2008. 25 June 2007. <<http://kucinich.us/issues/universalhealth.php>>
- <sup>57</sup> “Bill Richardson for President: Issues: Health Care.” Bill Richardson for President. 25 June 2007. <<http://www.richardsonforpresident.com/issues/healthcare?id=0001>>
- <sup>58</sup> “Chris Dodd for President: Issues, Health Care.” Chris Dodd for President 2008. 25 June 2007 <[http://www.chrisdodd.com/issues/health\\_care](http://www.chrisdodd.com/issues/health_care)>.
- <sup>59</sup> “Mike Gravel for President: Issues.” Mike Gravel for President 2008. 25 June 2007. <<http://www.gravel2008.us/issues>>
- <sup>60</sup> “Universal Health Care: Kucinich for President 2008.” Kucinich 2008. 25 June 2007. <<http://kucinich.us/issues/universalhealth.php>>
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- <sup>62</sup> “Universal Health Care: Kucinich for President 2008.” Kucinich 2008. 25 June 2007. <<http://kucinich.us/issues/universalhealth.php>>
- <sup>63</sup> Ibid
- <sup>64</sup> Ibid
- <sup>65</sup> “Sen. Joe Biden.” Iowa Press. 27 April 2007. Transcript. <[http://www.iptv.org/iowapress/transcript\\_detail.cfm?ipShowNum=3435&play=true](http://www.iptv.org/iowapress/transcript_detail.cfm?ipShowNum=3435&play=true)>.