

# National Health Reform and the 2008 Presidential Election

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for

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Figure 1

# Number of Nonelderly Uninsured Americans, 2004 - 2006

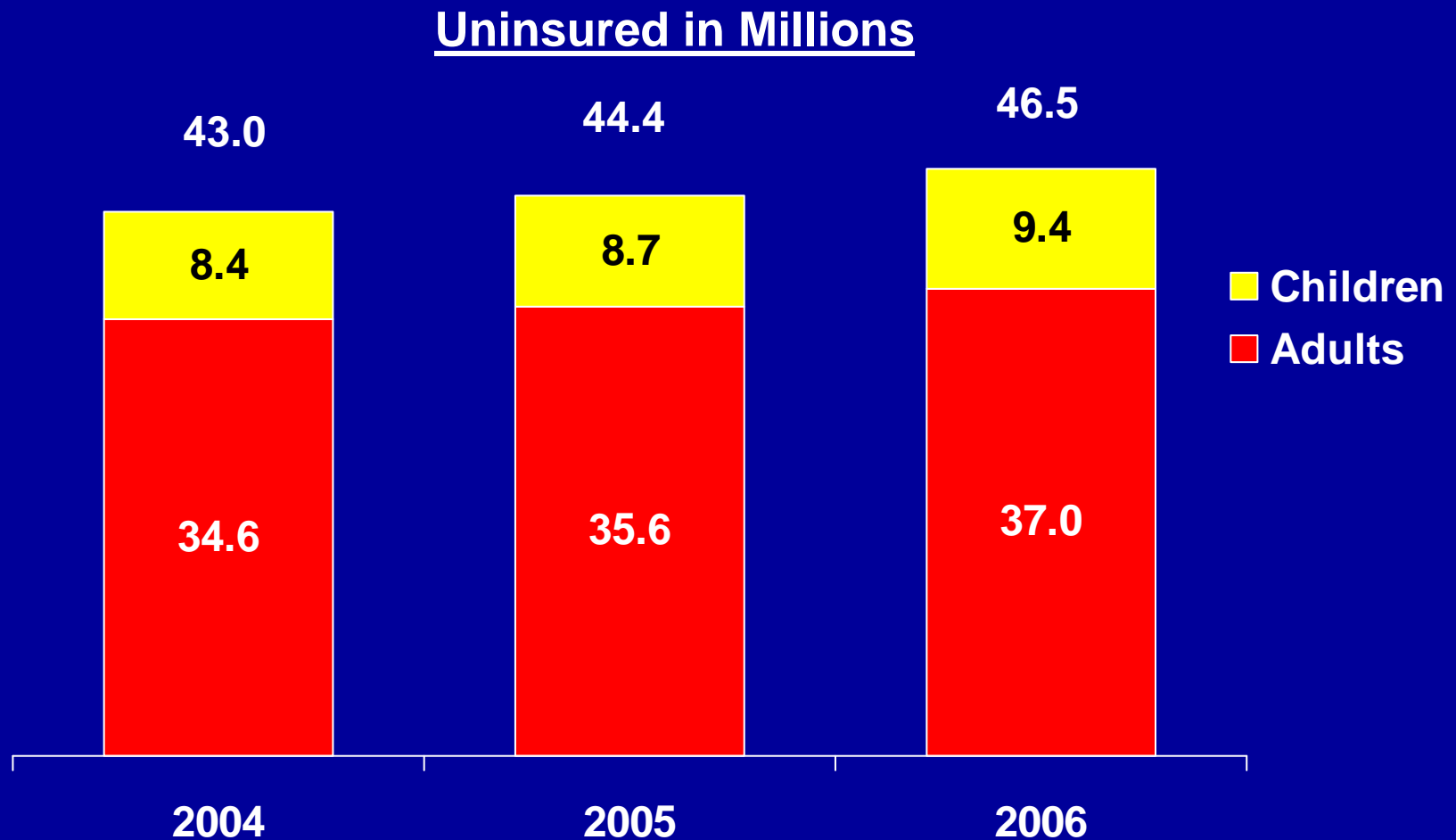
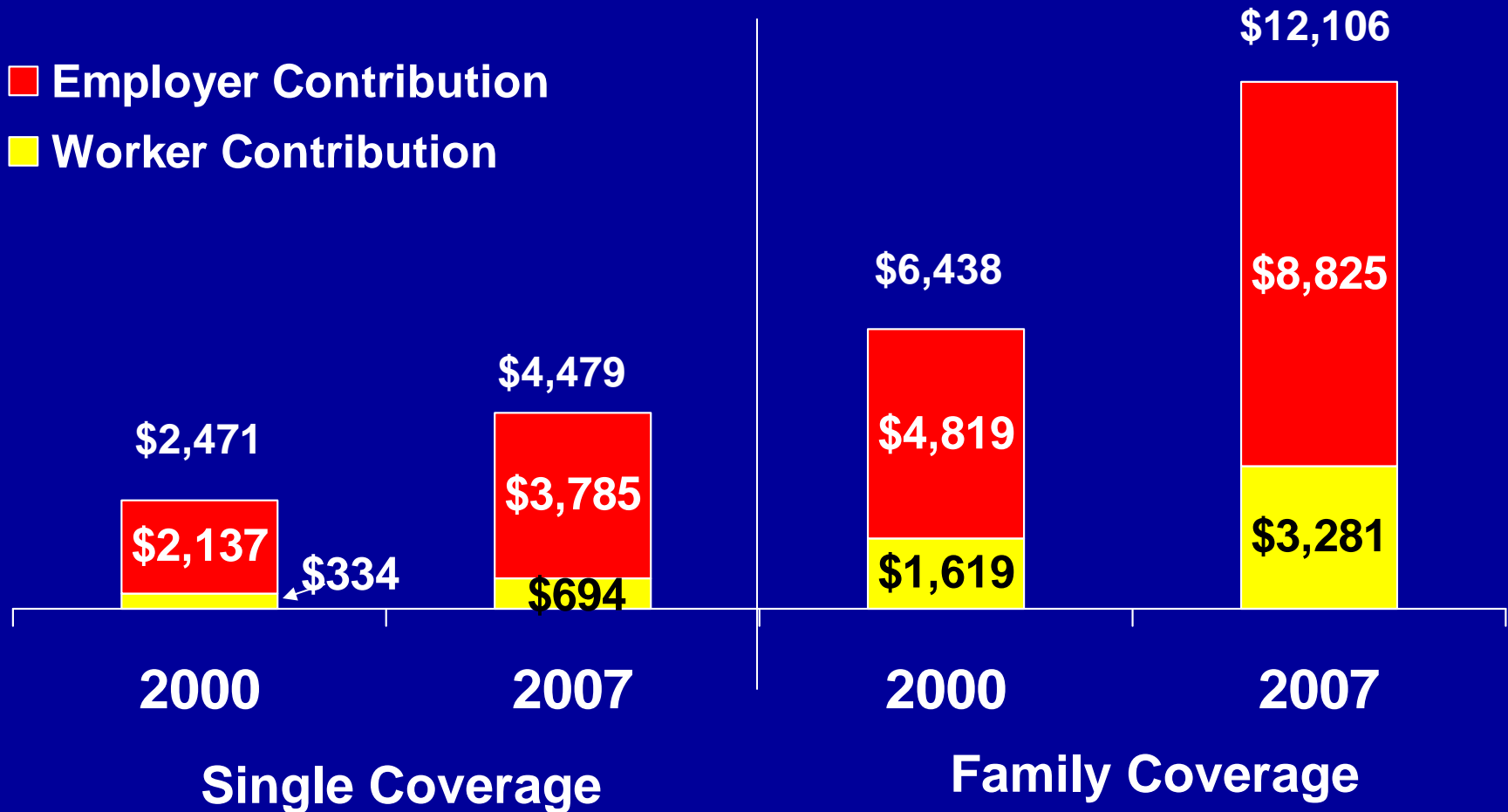




Figure 3

# Average Annual Premium Costs for Covered Workers, 2000 and 2007

■ Employer Contribution  
■ Worker Contribution

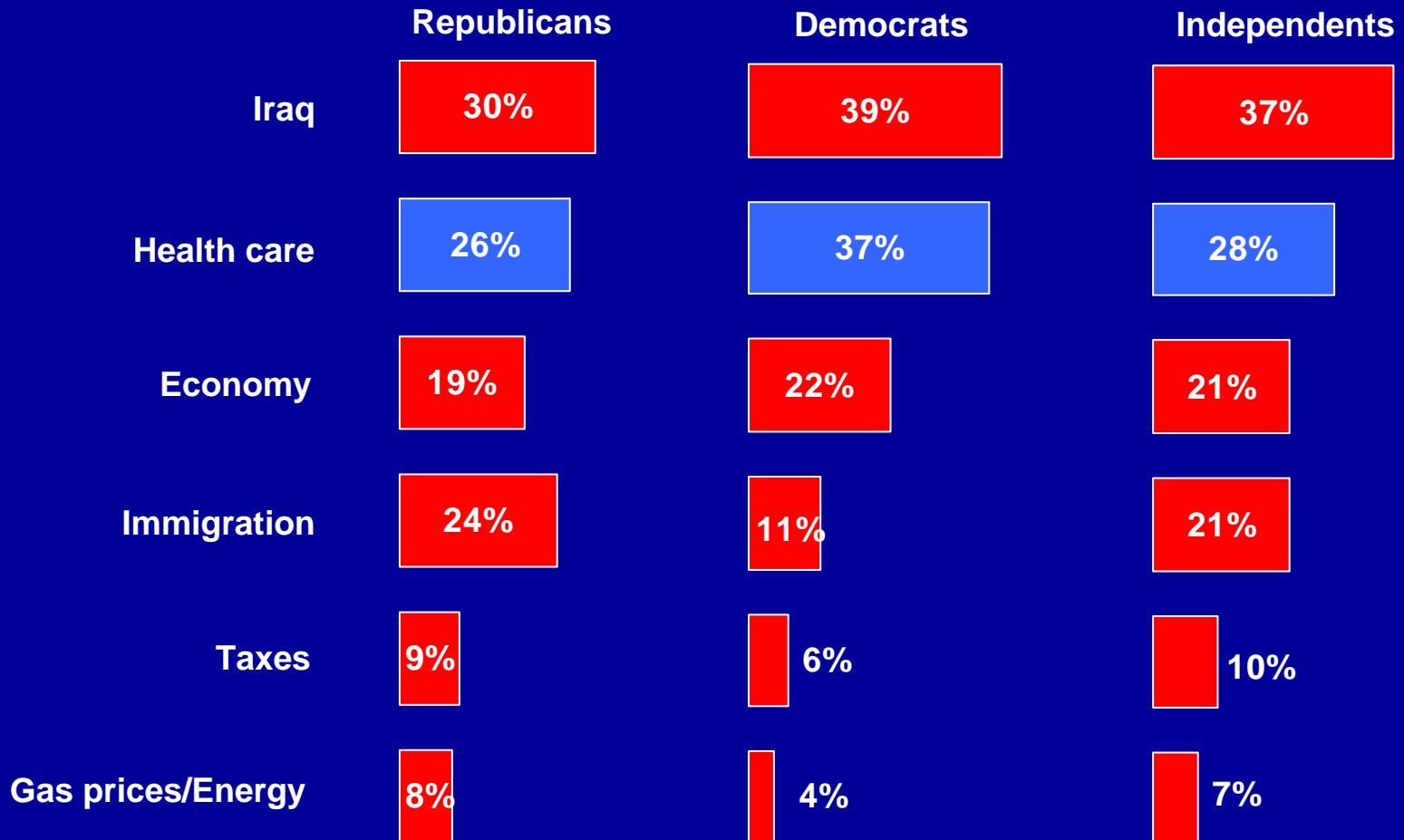


Note: Family coverage is defined as health coverage for a family of four. Data represents average for all types of plans.  
SOURCE: Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 2007.

Figure 4

# Interest in Health Care by Party Identification

Thinking about the campaign for the presidential election in 2008, what two issues would you most like to hear the presidential candidates talk about? (open-ended)



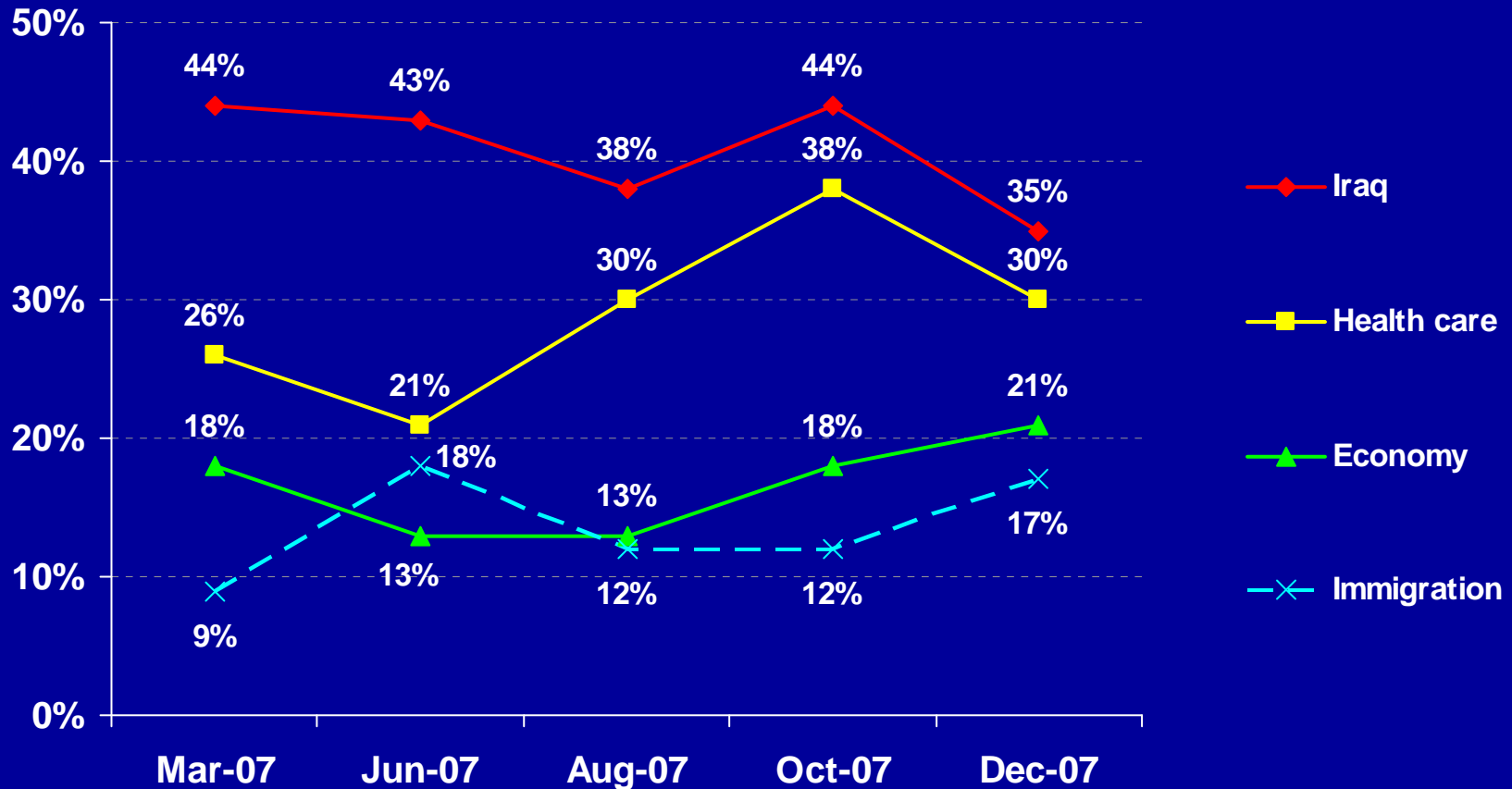
Note: Adds up to more than 100% due to multiple responses.

Source: Kaiser Health Tracking Poll: Election 2008 (conducted November 28-December 9, 2007)

Figure 5

# Trend: Iraq and Health Care Top the Interest List, with the Economy Rising

Thinking about the campaign for the presidential election in 2008, what two issues would you most like to hear the presidential candidates talk about? (open-ended, top 4 responses shown)

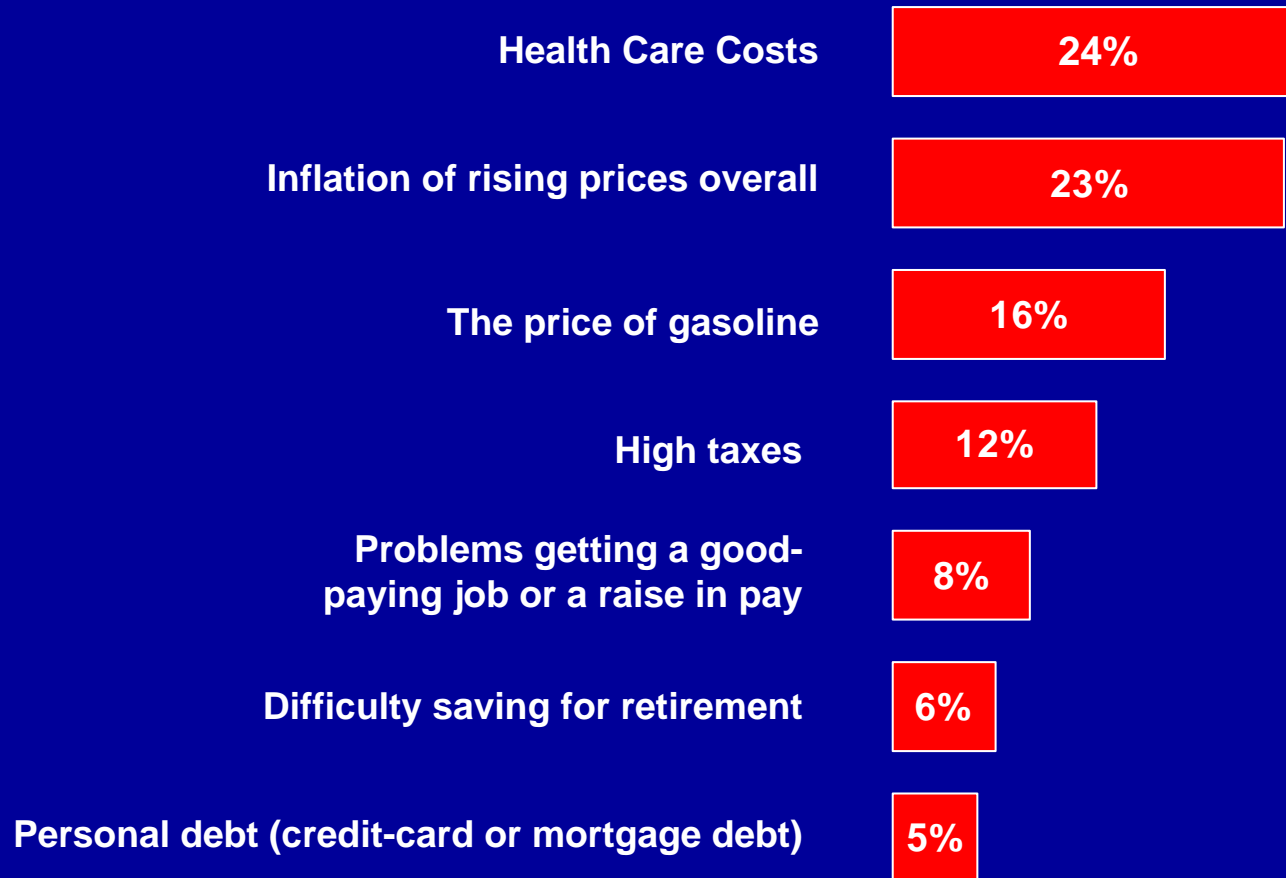


Note: Adds up to more than 100% due to multiple responses.  
Source: Kaiser Health Tracking Poll: Election 2008

Figure 6

# Reported Economic Issues Facing Families

Which of these is the single most important economic issue facing you and your family?



Note: "Something else", "All of them", "None", and "No opinion" responses not shown.  
Source: ABC News/Washington Post, January 9-12, 2008

Figure 7

# Interest in Cost vs. Coverage

Which ONE of the following health care issues would you most like to hear the presidential candidates talk about?

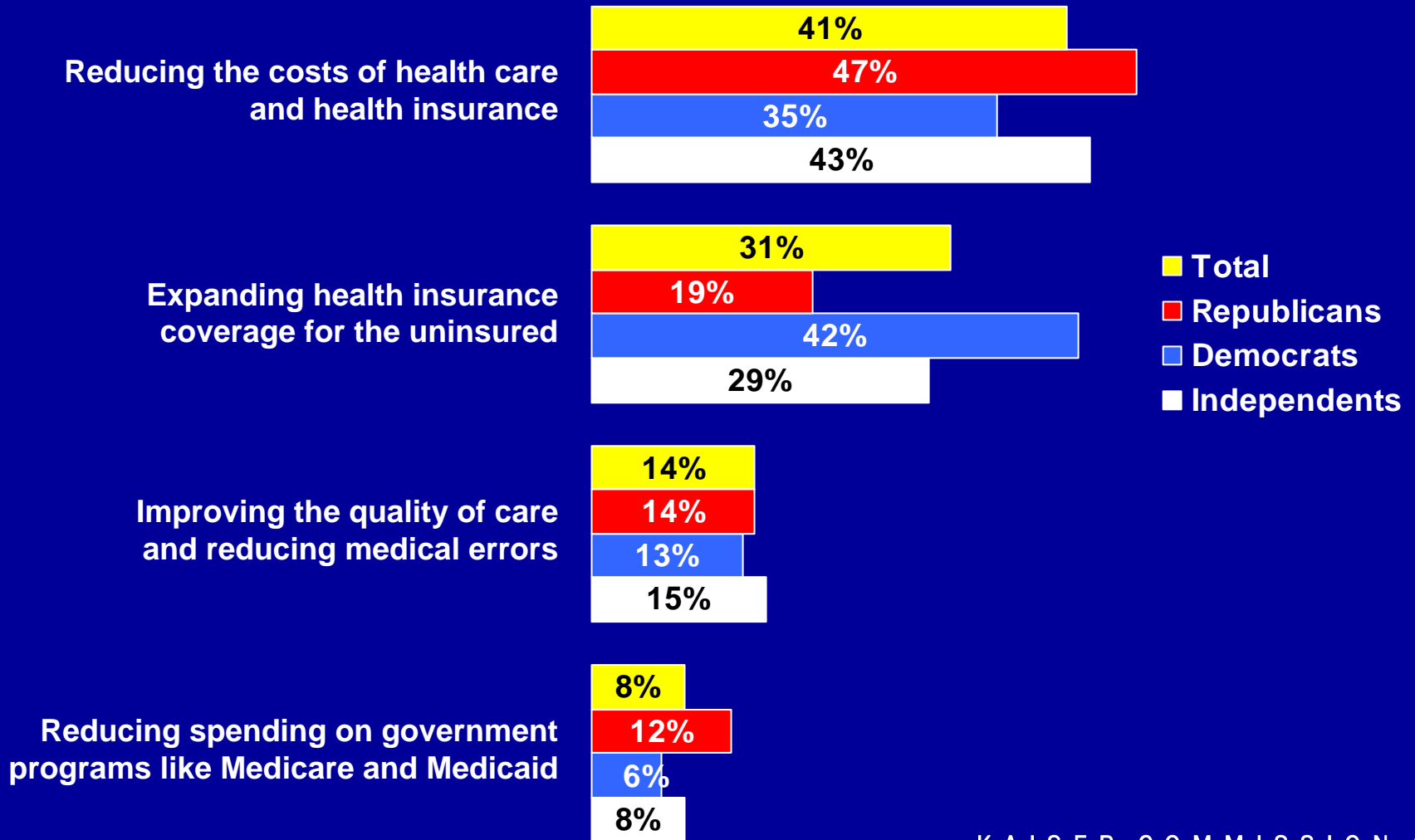
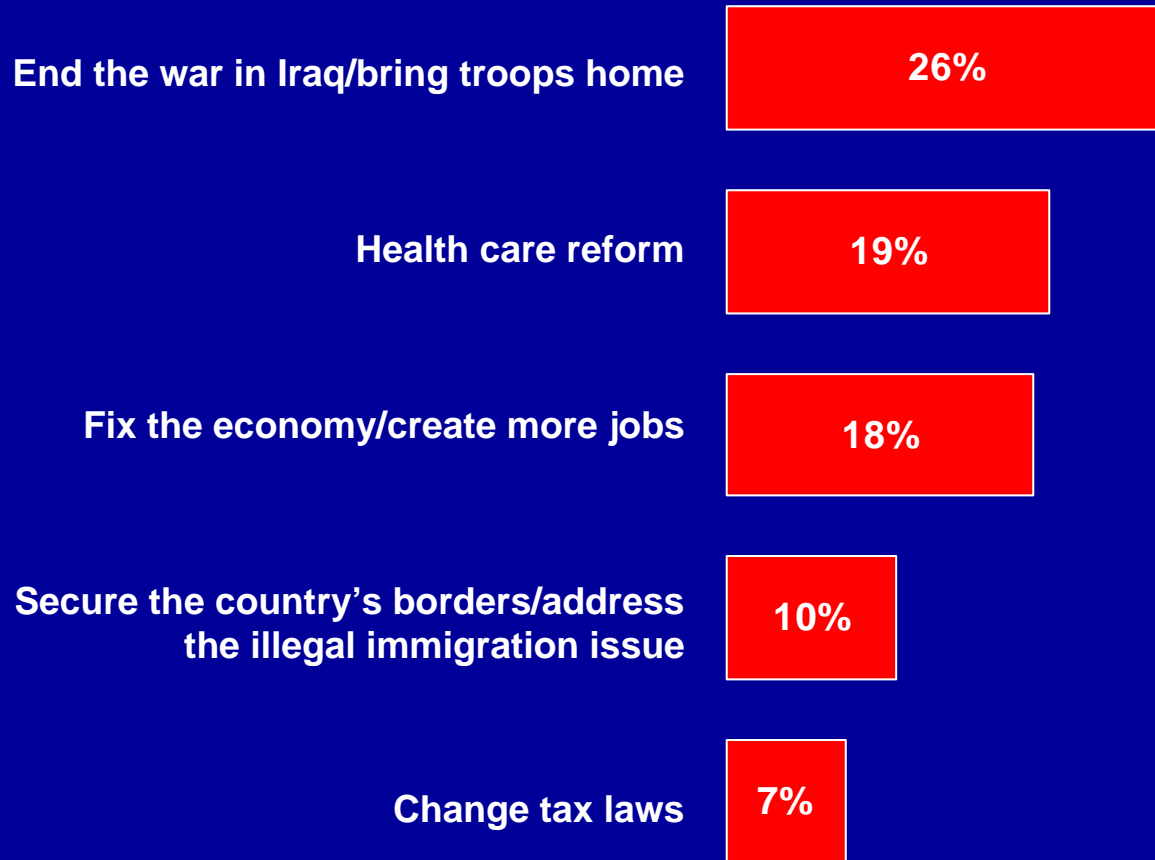


Figure 8

# Desire for “Change”

As you may know, a common theme in this year’s presidential election has been a desire for change in this country. What type of change would you, personally, most like to see the next president bring about? (OPEN-ENDED; top five responses shown)



# Presidential Candidates Differ in Approach to Health Care Reform

- Democrats generally favor:
  - universal coverage
  - strengthening the private employer-based system
  - building on existing public programs
  - purchasing pools and insurance market reforms
  - mandates on employers and individuals
  - financing by rolling back tax breaks for wealthiest Americans
- Republicans generally favor:
  - tax incentives for the purchase of insurance
  - expanding the individual insurance market
  - consumer-directed plans such as HSAs
  - deregulation of the insurance market
  - limiting the role of public programs

## ...But There Are Areas of Agreement

- Importance of health information technology to improve system efficiency and quality
- Need for transparency on price and quality
- Emphasis on wellness and prevention
- Need to improve affordability of health insurance
- Need for some assistance for low-income to afford coverage

Figure 11

	Hillary Clinton	Barack Obama	John McCain	Mike Huckabee
Plan Announced:	9/17/07	5/29/07	10/11/07	
Individual Mandates	✓	For Children Only		
Employer Mandates	✓	✓		
Public Program Expansion	✓	✓		
New Insurance Pooling Mechanism	✓	✓		
Premium Subsidies	✓	✓	✓	✓
Insurance Market Regulation	More	More	Less	Less
Change Tax Treatment of Insurance	Caps for >\$250,000		✓	✓
Encourage Consumer-Directed Care			✓	✓

# Hillary Clinton



- Individual mandate
- Require large employers to offer or contribute; tax credits for small employers that offer coverage
- Expand Medicaid and SCHIP
- Expansion of group insurance options through Health Choices Menu (FEHBP buy-in with public plan option based on Medicare)
- Premium subsidies through refundable tax credits, with limit on premiums as a percent of income
- Regulations on insurers to prevent insurance discrimination
- Reinsurance for catastrophic retiree health costs
- Estimated cost is \$110 billion per year, funded by health system savings and limiting the tax exclusion for ESI and ending tax cuts for those with incomes over \$250,000



## Barack Obama

- Require children to have health coverage
- Require employers to offer or contribute a percentage of payroll to coverage
- Expand Medicaid and SCHIP
- Create a national health insurance exchange with private plans and a public plan with benefits similar to those in FEHBP
- Provide income-related subsidies for low-income families
- Regulations on insurers to prevent denials of coverage
- Estimated cost is \$50-65 billion, funded by ending tax cuts for those with incomes over \$250,000 and savings to health system

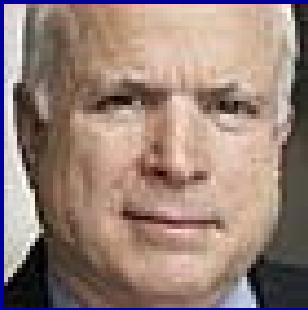
Figure 14

## Mike Huckabee



- Provide a health insurance tax deduction for individuals and families
- Provide a health insurance tax credit for low-income taxpayers
- Expand HSAs so they are available to everyone, including those without a high deductible plan
- Allow states to experiment with market-based approaches to coverage
- Emphasize prevention and disease management; reduce health insurance premiums for those who lead healthy lifestyles

Figure 15



## John McCain

- Remove tax advantage for employer-sponsored insurance
- Provide tax credit (\$2,500 individual/\$5,000 family) to everyone for purchase of private insurance
- Require states participating in Medicaid to develop additional premium subsidies for high-cost and low-income individuals
- Encourage multi-year insurance products
- Allow purchase of insurance across state lines, national health insurance plans (not state-regulated), and association health plans
- Encourage state flexibility under Medicaid
- Overall emphasis on controlling costs through improved disease management, coordinated care, health information technology, and medical malpractice tort reform

# The Future of Health Care Reform

- Problems plaguing health care system will not go away
- States will continue to be on frontline
  - Trend-setting states will lead the way
  - Comprehensive reform not possible in all states
  - Economic downturn could thwart efforts
- SCHIP debate has highlighted ideological divide over health care reform and will influence state and federal action
- Health care reform ranks near the top of presidential campaign issues but parties differ in approach
- Election outcome will matter