

Health care reform and 2008 elections: New reports examine candidates' plans, public's views

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Eighty-one percent of Americans believe that in order to help reach the goal of health insurance for all, employers should either provide health insurance to their workers or contribute to the cost of their coverage, according to survey data released today by The Commonwealth Fund. Nearly nine of 10 (88%) Democrats, nearly three-quarters (73%) of Republicans, and nearly four of five (79%) Independents would support such an employer "play or pay" requirement.

In addition, the survey, conducted between June and October of 2007, found that a wide majority of Democratic (67%), Republican (66%), and Independent (70%) voters believe that health insurance costs should be shared by individuals, employers and the government. Further, a majority of the public was strongly or somewhat in favor of requiring individuals to have health insurance coverage—with government help for those who cannot afford it.

Sixty-eight percent of Americans favor such a proposal, with 80 percent of Democrats in support, and more than half of Republicans (52%) and two-thirds of Independents (68%) in favor, according to a report on the survey findings, *The Public's Views on Health Care Reform in the 2008 Presidential Election*.

The Commonwealth Fund today also released a report that describes and evaluates the Presidential candidates' health reform plans. The analysis found that both leading Democratic and Republican candidates seek to expand health coverage through the private insurance market, but the leading Democratic candidates would require employers to continue participating in the health insurance system either by providing coverage directly or contributing to the cost of their employees' coverage, whereas the Republicans

support changes in the tax code that have the potential to significantly reduce the role of employers in the provision and financing of health insurance.

"In some ways, the Republican proposals seek bigger changes to the way most people currently obtain coverage," said lead author Sara Collins, Assistant Vice President at The Commonwealth Fund. "Most of their plans propose a diminishing role for employers, whereas the leading Democrats favor keeping employers in the game."

The report, *Envisioning the Future: The 2008 Presidential Candidates' Health Care Reform Proposals*, found that while there are wide distinctions between the plans put forth by Republican and Democratic candidates, there are relatively narrow distinctions among the plans within each party. Some of the major differences between parties include:

- Only Democratic candidates support universal coverage as a goal.

- While both Republican and Democratic candidates' plans are structured around the private market, Republican plans would rely almost exclusively on individual insurance markets without consumer protections to require insurers to extend insurance coverage to people in poor health. In contrast, Democrats' plans would broadly pool risk to bring down costs and prevent insurers from denying insurance to Americans in poor health or who are older.

- Democratic proposals would retain and strengthen the employer role in providing health insurance or pay for part of their employees' coverage. Republicans are proposing to change the tax code to provide incentives for individuals to

purchase insurance on the private market, which has the potential to significantly reduce employers' role in health care coverage.

-- None of the Republican candidates would require that people have health insurance. On the Democratic side, Senator Clinton (D-NY) and former Senator Edwards (D-NC) would require that all Americans eventually have coverage. Senator Obama (D-IL) would require that children have coverage.

-- Currently, none of the Republican candidates have identified financing sources for their reform plans. Of the Democratic candidates, Senators Clinton and Obama and former Senator Edwards would roll back or let expire the tax cuts of the past few years for high income households, in addition to using employer and individual contributions to premiums. However, the lack of details makes it unclear if the amount of financing they have specified will be sufficient.

According to the study's authors, health care reform plan design is key to ensuring that the reforms have a deep impact on the country's ability to make significant, long-lasting improvements in access to care, equity, quality of care, efficiency, and cost control. The authors state that the most important feature of any health care reform will be its ability to provide health insurance and access to health care for all.

"For too long Americans have paid top dollar for a health care system that doesn't give them access to the high quality health care they deserve," said Commonwealth Fund President Karen Davis. "By enacting the right reforms in the right way, we can ensure that all Americans can benefit from receiving the care they need to stay healthy, cure acute conditions, and keep chronic health problems well-controlled."

Source: Commonwealth Fund

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