

Presidential Candidate Healthcare Plans

Side-by-Side Comparisons: Highlights

	Clinton [D-NY] "The American Health Choices Plan "	Obama [D-IL] "HealthCare Plan for a Healthy America"	Edwards [D-NC] "Universal Health Care Plan"	Richardson [D-NM]	Giuliani [R-NY]	Romney [R-MA]	Thompson [R-TN]	Huckabee [R-AR]	McCain [R-AZ]
Plan Summary	Clinton's plan is intended to cover all Americans ... with no overall increases in health spending or taxes;" No timeframes for mandatory coverage are established; specific details & implementation to be worked out with the Congress and other interested parties once elected.	Plan is designed to "provide affordable, comprehensive and portable health coverage for all Americans." Obama seeks to modernize the health care system, contain costs and promote prevention. Obama's goal is to sign his universal health care plan into law by 2012.	Edwards plan begins by offering choices between private and public plans then evolves to a single-payer approach over time if businesses and individuals prefer the public plan.	The goal of Richardson's plan is to provide affordable, quality, and secure health insurance for every American, without increased taxes. All Americans are required to obtain coverage after reforms have been implemented.	Giuliani opposes federally mandated universal health care. His plan emphasizes personal responsibility and choices for individuals to purchase private plans. His plan is similar to President Bush's 2006 proposals.	Romney's plan proposes affordable, portable insurance for all Americans; however, he opposes federally mandated universal health care. His plan emphasizes personal responsibility and choices for individuals to purchase private plans.	Thompson has not introduced a specific plan. However, he believes every American <i>should</i> be able to get public or private health insurance coverage that is affordable, fully accessible, portable, and that meet their individual needs and put them in control.	Huckabee opposes federally mandated universal health care. However, he advocates policies that will encourage the private sector to seek innovative ways to bring down costs AND supports measures to encourage prevention, chronic-care management, and personal responsibility/choice.	Bring down costs by treating chronic diseases; give families more control over their care; promote competition and give states more flexibility without a mandated universal healthcare system.

Major Provisions

	Clinton [D-NY] "The American Health Choices Plan "	Obama [D-IL] "HealthCare Plan for a Healthy America"	Edwards [D-NC] "Universal Health Care Plan"	Richardson [D-NM]	Giuliani [R-NY]	Romney [R-MA]	Thompson [R-TN]	Huckabee [R-AR]	McCain [R-AZ]
Coverage Requirements	Requires individuals obtain and maintain insurance; no timeframe for coverage specified	Encourages individuals obtain and maintain insurance; requires coverage for children; no timeframe for coverage specified	Requires individuals obtain and maintain insurance but includes exemptions for financial hardship and religious beliefs. Edwards' goal is to have every American insured by 2012.	Requires individuals obtain and maintain insurance; No timeframes for mandatory coverage are established in the plan.	Opposes mandates on health insurance; believes moving to a market system would create incentives for people to remain healthy	Opposes federally mandated universal health care	Not specified; he believes every American should be able to get public or private health insurance coverage that is affordable, fully accessible, portable.	Opposes federally mandated universal health care	Opposes federally mandated universal health care
Requirements for employers	Requires employers to provide insurance for workers or pay into government system; refundable tax credits for small businesses	Requires employers to provide insurance for workers or pay into government system; smallest businesses would be exempt; size not specified	Requires employers to provide insurance for workers or pay into government system but provides tax incentives for businesses that promote healthy living programs	Requires employers to provide insurance for workers or pay into government system	Opposes federal mandates on health insurance	Not specified	Not specified	Supports shift from employer-based to consumer-based health care	Not specified

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Operating entity engaged	Combination of private plans, state plans, regional insurance pools & federal Medicare-like plans; Clinton's plan is viewed as a floor for states; State's plans must meet minimum requirements	Combination of private plans, state and federal Medicare-like plans; states must meet minimum standards of national plan	Combination of private plans, state and regional Health markets and federal Medicare-like plans.	Not specified	Not specified	Not specified	Not specified	Not specified	Not specified
How Administered	Tax system tracks coverage	Not specified; Establishes National Health Insurance Exchange to oversee enrollment and create rules and standards	Not specified	Not specified	Not specified	Left up to States to develop their own plans	Not specified; but he believes private plans should be lightly regulated; public plans should be streamlined and improved.	Not specified	Gives states flexibility; encourages use of private insurance, risk adjusted payments per episode under Medicaid, alternative insurance policies and different licensing schemes for providers

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Adjustments to Medicare	Plan would phase-out "Overpayments" to HMOs and other Managed Care Plans	Plan eliminates "excessive subsidies of Medicare Advantage program"	Not specified	Not specified	Not specified	Not specified	Not specified	Not specified	Supports performance-based payments not FFS; reform of payment system to compensate for diagnosis, prevention and care coordination.
Adjustments to Medicaid & SCHIP	Closes "gaps" to strengthen Medicaid and SCHIP to cover more children and "vulnerable populations"	Plan includes provisions to expand SCHIP and eligibility for Medicaid	Plan allows states to expand Medicaid and SCHIP to all children and their parents below 250% of poverty line	Not specified	No changes specified	Provisions to help people buy private insurance but would not enroll them in Medicaid	Not specified	Not specified	Requires states receiving Medicaid to develop risk adjusted payment system per episode
Utilization of Health Information Technology measures	Implements Health Information Technology measures simplify the system, reduce costs & increase transparency; est. \$77 billion/year from use of health IT	Implements Health Information Technology measures simplify the system, reduce costs & increase transparency; est. \$77 billion/year from use of health IT	Implements Health Information Technology measures simplify the system, reduce costs & increase transparency; est. up to \$162 billion/year from use of health IT	Implements Health Information Technology measures simplify the system and reduce costs and increase transparency	Not specified	Not specified	Wants to modernize delivery and encourage widespread use of best practices, medical information technology, and other innovations	Yes	Supports health IT measures; encourages telemedicine and clinics in rural and underserved areas "where cost effective"

Total Costs and Funding Sources

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Estimated Costs	\$110 billion/year	\$50 billion to \$65 billion/year	\$90 billion to \$120 billion/year	\$104-110 billion per year	Not specified	Not specified	Not specified	Not specified	Not specified
Application of savings	Lowers health care costs by utilizing projected savings from enhanced preventative care, chronic care management & changes to administration of health care system.	Lowers health care costs by utilizing projected savings from enhanced preventative care, chronic care management & changes to administration of health care system.	Lowers health care costs by utilizing projected savings from enhanced preventative care, chronic care management & changes to administration of health care system.	Lowers health care costs by utilizing projected savings from enhanced preventative care, chronic care management, prescription drug price negotiations & changes to administration of health care system.	Offers tax credits for families	Not specified	Not specified	Not specified	Malpractice reforms to limit "frivolous lawsuits and excessive damages", promotes competition among providers to lower costs, invests in prevention and care of chronic illnesses, requires drug companies to reveal pricing; allows drug importation; encourages faster introduction of generics and biologics

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Funding Sources	Repeals some Bush's tax cuts for households over \$250,000	Repeals Bush's tax cuts for households over \$250,000	Repeals Bush's tax cuts for households over \$200,000	Utilizes savings from enhanced preventative care, chronic care management, prescription drug price negotiations & changes to administration of health care system.	Not specified	Not specified	Not specified but opposes raising taxes to pay for wider coverage	Not specified	Offers \$2500 tax credits to low-income individuals; \$5k to low-income families

Detailed Side-by-Side Comparisons

Required Coverage

		Clinton [D-NY]	Obama [D-IL]	Edwards [D-NC]	Richardson [D-NM]	Giuliani [R-NY]	Romney [R-MA]	Thompson [R-TN]	Huckabee [R-AR]	McCain [R-AZ]
	Requires coverage for All individuals	Yes - timeframe unspecified	Encourages coverage for adults; requires coverage for children. Obama's goal is to sign universal health care plan into law by 2012	Yes - by 2012 or once initial steps and measures have been implemented; includes exemptions for financial hardship and religious beliefs	Yes - once initial steps and measures have been implemented' no timeframes specified	Opposes mandates on health insurance; believes moving to a market system would create incentives for people to remain healthy	Opposes federally mandated universal health care	Believes every American <i>should</i> be able to get affordable, accessible, portable insurance but opposes imposing mandates on private or public health plans.	Opposes federally mandated universal health care	Opposes federally mandated universal health care
	Requires coverage for preventive care services, mental health services and chronic care management	Yes	Yes but mental health not specified	Yes	Provides incentives for preventive care services and chronic care management		Not specified		Opposes federally mandates	No but encourages prevention as a way to reduce costs
	Makes health plans portable	Yes	Yes	Yes	Not specified	Not specified	Yes		Yes	Not specified

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Maintains States' flexibility to continue existing plans	Yes but Clinton's plan is viewed as a floor; State's plans must meet minimum requirements	Yes - but states must meet minimum standards of national plan	Yes	Not specified	Not specified	Gives States ability to develop their own plans	Believes every American <i>should</i> be able to get affordable, accessible, portable insurance but opposes imposing mandates on private or public health plans.		Gives States ability to develop alternative forms of access; risk-adjusted payments per episode under Medicaid; use of private insurance in Medicaid
Mandates that all children have health insurance	Not specified	Yes; allows people up to 25 to continue on parent's coverage; expands eligibility for SCHIP	Not specified but the plan allows states to expand Medicaid and SCHIP to all children and their parents below 250% of poverty line	Allows people up to 25 to continue on parent's coverage	Opposes mandates on health insurance	Not specified		Not specified	Opposes mandates on health insurance
Implements Health Information Technology measures simplify the system and reduce costs and increase transparency	Yes	Yes	Yes	Yes	Not specified	Not specified	Wants to modernize delivery and encourage widespread use of best practices, medical information technology, and other innovations	Encourages the use of Health IT measures	Not specified but supports requiring transparency by providers regarding medical outcomes, quality of care, costs and prices

Plan Choices

	Clinton [D-NY]	Obama [D-IL]	Edwards [D-NC]	Richardson [D-NM]	Giuliani [R-NY]	Romney [R-MA]	Thompson [R-TN]	Huckabee [R-AR]	McCain [R-AZ]
Allows individuals to keep existing plans	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Not specified
New Coverage Choices (Including plans similar to Members of Congress)	Yes	Yes	Yes	Yes	Not specified	Not specified	Calls for greater choice in private plans; no specifics identified	Not specified	Not specified
Offers Plans similar to Medicare	Yes	Yes - participation limited to those who do not qualify for Medicaid or SCHIP, or do not have insurance thru their employer	Yes	Allows individuals to select Medicare (or Medicaid or SCHIP where applicable)	Not specified	Not specified		Not specified	Not specified
Allows for Regional plans/pools	Yes	Yes	Yes	Not specified	Not specified	Gives States ability to develop their own plans	Calls for greater choice in private plans; no specifics identified	Not specified	Gives States ability to develop their own plans
Subsidies for individuals who can't afford premiums	Not specified	Yes	Yes	Yes	Not specified	Yes		Not specified	Not specified
Provisions for Health Savings Accounts for individuals	No	No	No	No	Yes	Not specified	Not specified	Not specified	Not specified

Prescription Drug Provisions

	Clinton [D-NY]	Obama [D-IL]	Edwards [D-NC]	Richardson [D-NM]	Giuliani [R-NY]	Romney [R-MA]	Thompson [R-TN]	Huckabee [R-AR]	McCain [R-AZ]
Provisions for reimportation of drugs from Canada; use of generic drugs; increased competition for biogenetic drug competition	Yes	Yes	Provisions on importation from Canada not specified but plan gives the FDA greater authority to approve generic biologic alternatives; allows competition in manufacturing and distribution	Yes	Not specified	Not specified	Not specified	Not specified	Requires drug companies to reveal pricing; allows drug importation; encourages faster introduction of generics and biologics
Increased oversight of drug companies	Yes - focus on financial relationships with providers	Yes	Gives the FDA greater monitoring authority over new drugs		Not specified	Not specified	Not specified	Not specified	Not specified
Provisions for Federal government to negotiate prescription drug prices	Yes	Yes	Yes	Yes	Not specified	Not specified	Not specified	Not specified	Not specified
Provisions for Direct-to-Consumer Marketing	Calls for greater oversight	Not specified	Restricts the practice		Not specified	Not specified	Not specified	Not specified	Not specified

Provisions for Employers

	Clinton [D-NY]	Obama [D-IL]	Edwards [D-NC]	Richardson [D-NM]	Giuliani [R-NY]	Romney [R-MA]	Thompson [R-TN]	Huckabee [R-AR]	McCain [R-AZ]
Requires employers to provide insurance for workers or pay into government system	Yes	Yes	Yes but provides tax incentives for businesses that promote healthy living programs	Yes	Opposes mandates on health insurance	Not specified	Not specified	Supports shift from employer-based to consumer-based health care	Opposes mandates on health insurance
Provisions for small businesses to provide insurance for their employers	Yes - refundable tax credits	Yes - smallest businesses would be exempt; size not specified	Not specified	Not specified					Opposes mandates on health insurance' allows small businesses and self employed to purchase of insurance through organization or association

Provisions for Insurers

	Clinton [D-NY]	Obama [D-IL]	Edwards [D-NC]	Richardson [D-NM]	Giuliani [R-NY]	Romney [R-MA]	Thompson [R-TN]	Huckabee [R-AR]	McCain [R-AZ]
Guaranteed Eligibility - Prevents insurers from denying persons with pre- existing conditions	Yes	Yes	Yes	Yes	Opposes mandates on health insurance	Not specified	Calls for light regulation to increase competition	Not specified	Not specified
Provides reinsurance for retirees for catastrophic coverage	Yes	Yes	Not specified	Not specified					Not specified
Provides incentives for better quality care	Yes	Yes	Yes	Yes					Not specified
Deregulate Insurance Market	No	No	No	No	Yes	Yes	Calls for light regulation to increase competition	Not specified	Not specified

Provisions for Tax Credits

Provides for refundable income tax credits to individuals	Yes	Yes	Yes	Yes	Utilizes a combination of tax breaks and vouchers	Not specified	Opposes raising taxes to pay for wider coverage	Yes	Provides tax credits to all individuals and families for the purchase of insurance (\$2500/indiv.;; \$5K/families)
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Total Costs and Funding Sources

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Estimated Costs/Reinvestments under plan	\$110 billion/year	\$50 billion to \$65 billion/year	\$90 billion to \$120 billion/year	\$104-110 billion /year	Not specified	Not specified	Not specified	Not specified	Not specified
Funding Sources	Repeals some Bush's tax cuts for households over \$250,000; utilizes savings from enhanced preventative care, chronic care management & changes to administration of health care system.	Repeals Bush's tax cuts for households over \$250,000; utilizes savings from enhanced preventative care, chronic care management & changes to administration of health care system.	Repeals Bush's tax cuts for households over \$200,000; utilizes savings from enhanced preventative care, chronic care management & changes to administration of health care system.	Utilizes savings from enhanced preventative care, chronic care management, prescription drug price negotiations & changes to administration of health care system.	Offers tax credits for families	Left up to States to develop their own plans	Not specified but opposes raising taxes to pay for wider coverage	Not specified	Not specified
Phase-out "Overpayments" to HMOs and other Managed Care Plans	Yes	Eliminates "excessive subsidies of Medicare Advantage program"	Not specified	Not specified	Not specified	Not specified	Not specified	Not specified	Not specified
Adjustments to Medicare, Medicaid & SCHIP (to cover more people)	Yes	Yes; provisions to expand SCHIP and Medicaid	Yes; Allows states to expand Medicaid and SCHIP to all children and their parents below 250% of poverty line	Not specified	No changes specified	Provisions to help people buy private insurance but would not enroll them in Medicaid	Not specified	Not specified	Not specified