



Democrats Vie for Americans' Votes with Healthcare Proposals that Affect Employers, the Uninsured, and Minors

[By Robin Salisian]

In this article you'll discover what the healthcare plans of the Democratic presidential candidates are. If implemented, their plans would not only affect minors and the uninsured but employers as well.

In recent months Democratic presidential candidates Senator Hillary Clinton and Senator Barack Obama have been addressing one of Americans' growing concerns: healthcare. But what *about* healthcare? True, both senators' plans contain different goals; however, the shared priorities are clear: let the government become more involved and give the people (all the people) healthcare.

The Democrats' Common Healthcare Goals: Insurance for All and Employers Decide Whether to Opt In or Out

Cutting back on President Bush's "higher-earning Americans" tax cuts is one shared priority of Clinton and Obama. But perhaps their most important goal is to make sure that every American, high- or low-earning, has health insurance.

They also plan to offer large companies the chance to choose whether or not they wish to pay for their employees' healthcare. If they choose not to, companies will be required to pay a new payroll tax to the government.

Clinton's Healthcare Plan: No Additional Bureaucracies

Again and again, Clinton stresses that with her healthcare plan no extra government agencies or "bureaucracies" will be created. She also emphasizes that Americans who currently have health

insurance will not be negatively affected by her plan.

"I learned that people who are satisfied with their current coverage want assurances that they can keep it," said Clinton.

Clinton's other points include offering healthcare to all, allowing large and small companies to have more choices in how they deal with health insurance, and cutting back Bush's tax cuts to save \$250,000 per year.

Of her new plan she says, "Don't let [the Republicans] fool us again. This is not government-run: there will be no new bureaucracy. You can keep the doctors you know and trust. You keep the insurance you have, if you like that. But this plan expands personal choice and keeps costs down."

Of the two senators Clinton plans to spend the most on healthcare: \$110 billion, which is double Obama's budget.

Obama's Healthcare Plan: The National Health Insurance Exchange

Obama's plan, however, includes creating the National Health Insurance Exchange, a place where insurance companies could sell "private health plans." With the government regulating the exchange, all prices would remain fair and competitive.

The exchange would also accept all applicants, regardless of health history.

Another issue Obama emphasizes is that while his plan would not require all Americans to have health insurance, it would require all those 18 and under to be covered.

He also plans to make sure all preventive care services are covered by Americans' health insurance, including doctor's office visits and physical exams.

Problems with the Senators' Plans: Restricting Healthcare Plans for Americans

One of the problems concerning the Democrats' healthcare plan is the universality of it all. Unlike McCain's plan, which allows Americans to choose their healthcare plans according to their lifestyles, the Democrats' would require all Americans, whether young or old, to pay the same prices for healthcare — an "actuarially equivalent" plan, according to Clinton.

Meaning? Twenty-year-olds would have to pay for the same benefits as a 50-year-old.

With the Democrats' plan young and healthy individuals couldn't opt for "low-premium, high-deductible plans," which keep them from having to pay for



Alzheimer's disease coverage and so forth.

"With that mandate you rule out high-deductible plans. It would make it very difficult to design one that would qualify," said MIT economist Jon Gruber.

And according to John Sheils of research firm The Lewin Group, "the Clinton and Obama plans would enormously increase total healthcare spending but disguise the extra costs by shifting them to taxpayers."

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