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AFL-CIO Comparison of 2008 Presidential Candidate Health Care Proposals

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AFL-CIO Comparison of 2008 Presidential Candidate Health Care Proposals

Abstract
The AFL-CIO Comparison of 2008 Presidential Candidate Health Care Proposals lists the key features of health care proposals by Hillary Clinton, Barack Obama, Mike Huckabee, John McCain, and Ron Paul.

Keywords
2008 Presidential election, health care, candidates, Barack Obama, Hillary Clinton, Mike Huckabee, John McCain, Ron Paul, AFL-CIO

Comments
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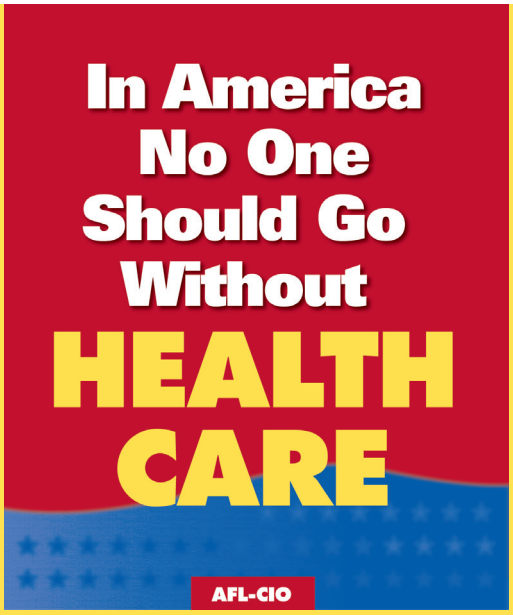

AFL-CIO Comparison of 2008 Presidential Candidate HEALTH CARE PROPOSALS

JANUARY 2008

AFL-CIO Principles for Health Care WE CAN COUNT ON

- ★ Builds on what's best about American health care;
- ★ Controls costs;
- ★ Makes sure everyone gets high-quality health care as good or better than they have now;
- ★ Covers preventive care;
- ★ Lets people choose their own doctors and other providers;
- ★ Government is watchdog on costs, quality and fairness and offers the choice of a public alternative to private insurance;
- ★ Divides responsibility among employers, government and individuals.

	HILLARY CLINTON	BARACK OBAMA
Covers Everyone	Yes	Yes
Guarantees Choice of Health Care Plan and Providers	Keep current coverage Allow choice of doctors, other health care providers and hospitals Establish program with same benefits and private insurance plans available to members of Congress Offer new public plan modeled on Medicare with benefits the same as those available to members of Congress	Keep current coverage Allow choice of doctors, other health care providers and hospitals Establish national exchange to offer choice of private insurance plans with benefits at least as generous as those available to members of Congress Offer new public plan with the same benefits available to members of Congress to families without coverage and small businesses
Controls Costs Reduce insurance carrier administrative fees and marketing expenses Streamline enrollment and claims processing Standardize billing and claims payment Automate transactions	Require insurance companies to reduce percentage of premiums spent on profits and marketing Full use of information technology, with federal fund of $3 billion to assist provider adoption and implementation	Require insurance companies in noncompetitive markets to spend reasonable share of premiums on benefits, not profits and marketing Full use of information technology with federal investment of at least $50 billion toward adoption and implementation Federal government reinsurance pool for high-cost cases
Provides High-Quality Health Care Set standards for best quality Require hospitals and doctors to report performance Make performance data publicly and readily available	Federal funding for private-public organization to develop quality standards Establish private-public institute to evaluate and compare effectiveness of drugs, devices and procedures Federal funding to make web-based provider and other quality information more usable and accurate and develop decision aids to promote informed patient choice	Establish independent institute to evaluate and compare effectiveness of drugs, devices and procedures Require hospitals and providers to collect and publicly report data on health quality standards
Covers Preventive Care No charge for screenings for chronic conditions Screenings and education available in communities Incentives for everyone to monitor and take responsibility for health status	Require insurers in federal programs, including new public plan, to cover preventive services with no copayments for high-priority prevention services Cover chronic disease care coordination and management in federally funded programs with incentives for participation	Require only minimal copayments for preventive services Require disease management programs and chronic disease care coordination
Government is Watchdog on Cost, Quality and Fairness Prevent coverage denials for pre-existing conditions or status Make care available through public plan based on Medicare or plan covering members of Congress	Require insurance companies to offer coverage to anyone who applies, guarantee renewal of coverage and limit large premium differences based on age, gender or occupation Establish program with public plans modeled on Medicare and plan covering members of Congress Provide families participating in public plan with sliding-scale refundable tax credits with premium affordability credit capped at percentage of income Provide Retiree Health Legacy Cost tax credit to employers with large proportion of retirees Fund private-public organization to review quality measures and set priorities for new measures	Require insurance companies participating in national exchange to offer coverage to anyone who applies and limit large premium differences based on health status Establish public plan with same benefits available to members of Congress to be offered to families without coverage and small businesses Provide sliding-scale premium subsidies to families covered by public plan or private plan offered through national exchange
Shared Responsibility Employers and individuals Employers contribute to cost of health care Individual and family contributions limited to modest level	Large employers to provide or contribute to cost of health care coverage Small employers to contribute most of premium before receiving tax credit Individuals required to obtain coverage	Employers to offer health care coverage with meaningful contribution to its cost or contribute to cost of new national plan Children required to be covered

	MIKE HUCKABEE	JOHN McCAIN	RON PAUL
Covers Everyone	No	No	No
Guarantees Choice of Health Care Plan and Providers	Keep current coverage Allow choice of doctors, other health care providers and hospitals Maintain existing private insurance market Expand health savings accounts by eliminating high deductibles No public plan to be available	Keep current coverage Allow choice of doctors, other health care providers and hospitals Expand private insurance market by allowing purchase of health insurance across state lines Allow association plans that meet standards No public plan to be available	Keep current coverage Allow choice of doctors, other health care providers and hospitals
Controls Costs Reduce insurance carrier administrative fees and marketing expenses Streamline enrollment and claims processing Standardize billing and claims payment Automate transactions	Adopt electronic record keeping	Promote implementation of health information technology	Expand private market through reduced regulation
Provides High-Quality Health Care Set standards for best quality Require hospitals and doctors to report performance Make performance data publicly and readily available	No provisions	Develop national standards for measuring and reporting treatment and outcomes Make information on quality, cost and outcomes public and available	No provisions
Covers Preventive Care No charge for screenings for chronic conditions Screenings and education available in communities Incentives for everyone to monitor and take responsibility for health status	Encourage preventive care	Promote prevention and chronic disease management	No provisions
Government is Watchdog on Cost, Quality and Fairness Prevent coverage denials for pre-existing conditions or status Make care available through public plan based on Medicare or plan covering members of Congress	Provide health care tax deduction Provide health care tax credit to low-income families	Provide health care tax credit	Provide health care tax deduction for all expenses
Shared Responsibility Employers and individuals Employers contribute to cost of health care Individual and family contributions limited to modest level	No provisions	No provisions	No provisions