

# Healthcare Untangled: 2020 Presidential Platforms' Positions on US Healthcare

## Democratic Healthcare Platform

- **To Keep or Not to Keep... the Affordable Care Act (“ACA” aka Obamacare)**
  - Public Option – Proposal #1
    - More *intermediate* option that would add a “public option” to the ACA marketplace as an affordable alternative to private health insurance plans.
    - Individuals could voluntarily opt-in to the public option.
    - Would be government or state-funded through a tax-financed or lower-cost participant-financed structure.
    - Medicare would still exist as backup, but eligibility requirements may be expanded to capture more of the population.
    - AIM: Lower beneficiary, administrative, and prescription drug costs. Remove barriers to accessing care.
  - Medicare for All - Proposal #2
    - More *extreme* option that would consolidate US health insurance marketplace into a single-payer system.
    - Mandatory enrollment, covers all Americans and would eliminate participant cost-sharing/out-of-pocket costs.
    - No more private insurance plans, no more marketplace competition.
    - Entirely tax-funded and government-run.
    - Basically a major expansion of current Medicare system –
      - ◆ *hospital care + preventative care & treatments + prescription drug coverage,*
      - ◆ *NEW services, like reproductive care, newborn/pediatric care, maternity care, long-term care.*
    - AIM: Fully taxpayer-funded, fully gov’t-controlled, fully accessible healthcare.
- **Risks:**
  - ↓ physician/hospital reimbursement, ↓ lower capacity to deliver quality care, slow adoption
  - ↑ taxes, higher ↑ to the national deficit

## Republican Healthcare Platform

- **Main Goal: Repeal the ACA by...**
  - Declaring the “Individual Mandate” (*tax penalty for not buying insurance, which was removed by Executive Order in 2017*) unconstitutional, and
  - Arguing that because the “Individual Mandate” is unconstitutional, the two other primary pillars of the ACA should be shot down.
  - The current case being litigated on the fate of the ACA is *California v. Texas*.
    - *The Supreme Court will hear oral arguments on November 10, 2020.*
- **What would this mean?**
  - No more guaranteed insurance for Americans with pre-existing conditions.
  - No more federal tax subsidies for low-income Americans to help with cost of monthly premiums.
  - Potential loss of state Medicaid ACA marketplaces that provide insurance under the ACA to Americans earning up to 138% of the federal poverty level.
- **Some Other Healthcare Priorities of the Current Administration**
  - Reform and reduce prescription drug prices.
  - Increase price transparency by hospitals and insurers to aid in consumer decision-making.
  - Protect patients from surprise medical bills.
  - Decrease regulation of private health insurers.
  - Increase religious exemptions and limits on access to abortion services and contraceptive care as provided by the ACA’s contraceptive mandate.
  - Reform Medicare payment scheme.
  - Improve payment scheme for kidney health.
- **Has a Viable Replacement to ACA Been Proposed? NO.**

