



NEWS RELEASE

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**CANDIDATES' HEALTH CARE REFORM PROPOSALS PROVIDE
 OPPORTUNITY FOR PUBLIC DEBATE
 OVER HOW TO COVER THE UNINSURED**

New York City, September 17, 2003— A new analysis by The Commonwealth Fund of health care reform proposals of major presidential candidates reveals a range of strategies to extend health insurance coverage to millions of uninsured Americans. Most plans build on the current U.S. system of group health insurance—either employment-based or public programs—to achieve incremental or universal coverage. The plans have many similar features including tax credits to make coverage more affordable, programs to strengthen employer coverage, new group insurance options, and public program expansions. The report recommends questions the public might pose to candidates about their plans, including how many uninsured would be covered, how much the plans would cost, and how easy the plans would be to administer.

Comparison of Major Health Care Reform Proposals

	Bush*	Dean	Edwards	Gephardt	Kerry	Kucinich	Lieberman
Aims to Cover All Americans		X		X	X	X	X
Tax Credits for Premiums	X	X	X	X	X		X
Automatic Enrollment/ Individual Mandate		X	X			X	
Employer Mandates, Incentives or Penalties		X	X	X			X
New Group Option for Small Firms, Individuals		X	X		X		X
Low-Income Public Expansion		X	X	X	X	X	X
Medicare Buy-In for Older Adults			X	X			

* The Bush proposal is the FY 2004 Budget Proposal, not part of the campaign platform. Other policies may be forthcoming.

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"The crisis of 41 million uninsured Americans, with limited access to health care, and many millions more facing difficulty finding stable, affordable coverage, has pushed health care reform to the top of the campaign debate agenda," said Karen Davis, president of The Commonwealth Fund. "The good news is that there are many proposals on the table that take a serious look at this problem and provide workable solutions, and the public has a full year to debate the merits of these plans."

The report by Sara Collins and Karen Davis of The Commonwealth Fund, and Jeanne Lambrew of George Washington University, provides details of proposals by six Democratic candidates and President Bush to address the problem of the uninsured, which

along with rapidly rising health care costs and continued economic insecurity, has led to a re-emergence of health care reform on the national political agenda for the first time since 1992.

"A decade's worth of evidence on the consequences of being uninsured plus the growing consensus over solutions suggests that this reform debate begins from a higher platform," said Jeanne Lambrew, associate professor at George Washington University.

The report recommends specific questions the public might ask about candidates' plans:

1. How many uninsured people does the plan cover?
2. How much will the plan cost the federal government and the health system as a whole, and how might it be financed?
3. Does the plan improve coverage for people who currently have inadequate health coverage, e.g., high costs or limited benefits?
4. Does the plan increase stability of insurance coverage, i.e., make it less likely that people will experience gaps in coverage?
5. Is it likely to improve access to care, the quality of care, or health outcomes?
6. Does it include provisions to reduce and improve efficiency in the administration of insurance or delivery of care?
7. Is it easy to administer or does it require a new and untried administrative structure?
8. Could the plan be phased-in over time?

The report, *Health Insurance Coverage Returns to the National Agenda: The Health Insurance Expansion Proposals of the 2004 Presidential Candidates*, provides estimates of costs and numbers of uninsured who would be covered.

The comparison reveals:

- The plans range from covering most or all of the uninsured to 1 in 10.
- Most Democratic candidates would repeal some or all of President Bush's tax cuts to help finance their health plans.
- Several of the more universal plans have the flexibility to be phased-in incrementally over time (Dean, Kerry, Lieberman).

Comparison of Candidates' Health Insurance Expansion Proposals: Coverage and Costs

	Bush*	Dean	Edwards	Gephardt	Kerry	Kucinich	Lieberman
Total Uninsured Covered, Millions	4	31	22	31	27	41	32
Employer-Sponsored Coverage	—	2	NA	28	3	—	—
New Group Insurance Option	—	5	NA	—	6	—	15
Private Insurance Market	4	—	—	—	—	—	—
Medicaid/CHIP	—	24	NA	3	18	—	17
Medicare	—	—	NA	0.3	—	41	—
Uninsured Not Covered, Millions	37	10	19	10	14	0	9
Total Cost Over 10 Years, \$Billions	\$89	\$932	\$590	\$2,500	\$895	\$6,117	\$747

* The Bush proposal is the FY 2004 Budget Proposal, not part of the campaign platform. Other policies may be forthcoming.

Sources: K.E. Thorpe, Emory University, 2003 analyses; Executive Office of the President, *Budget of the United States Government, Fiscal Year 2004*; Kucinich Campaign website, <http://www.kucinich.us/>. See Notes for full citations.

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