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Obama's Reform Goals

Covering all kids

Campaign plank, 2008

Aim for universality

Budget message , February 2009

Health insurance reform

Press conference, July 23, 2009

An ethical and moral obligation

Speech to clergymen, Aug. 19, 2009

Confusing Goals with Slogans

Affordable quality health care

Democrats' focus-group tested message

Government takeover

Republicans' focus-group tested message

Uniquely American solution

Sen. Max Baucus and AHIP message

Obama's Consumer Protections

What to Watch For?

No discrimination for pre-existing conditions

- Charging more to older people is a proxy for underwriting

Obama's Consumer Protections

What to Watch For?

Limits on out-of-pocket expenses, deductibles and co-pays

- What counts toward the cap?

Obama's Consumer Protections

What to Watch For?

No cost-sharing for preventive care

- Where does the deductible come in?

Obama's Consumer Protections

What to Watch For?

No dropping coverage for seriously ill people

- Not currently allowed
- Insurers have found a way around this one

Obama's Consumer Protections

What to Watch For?

No gender discrimination

- Restricting or eliminating maternity coverage altogether

Obama's Consumer Protections

What to Watch For?

No annual or lifetime caps on coverage

- Insurers imposing limits
- Flexible policies that offer skimpy coverage

Obama's Consumer Protections

What to Watch For?

Extended coverage for young adults on parents' policies

- Resistance from employers
- Need to change tax rules to offer meaningful change

Obama's Consumer Protections

What to Watch For?

Guaranteed insurance renewal

- Health policies are already guaranteed renewable
- Will there be limits on rescission?

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