



2008 Democratic Presidential Primary Endorsement Guide



Health Care

QUESTION

Do you support a national single payer health care system, and if not, what is your alternative? What role would private and/or employer sponsored health insurance play? How would you overcome the political obstacles to your plan?

BACKGROUND

Our health care system is extremely costly (we spent over \$2 trillion dollars annually in 2005, the highest proportion of GDP in the world), yet many of us are asking whether this enormous amount of money is being spent on treating, curing, and preventing illness. (1) Consider a few facts:

- In 2003, Americans spent \$752 more per person per year than Canadians on medical administrative costs alone. (2) In 1994, the State of Utah attempted to control administrative costs by adopting a standardized claims form for all insurers. Utah has since experienced no increase in health care costs, compared with an increase of 13% per year in the rest of the US. (Joe Biden's website, see Further Reading below)
- 46 million of our people have no health insurance, 70% of whom are full-time workers. (3)
- In a World Health Organization (WHO) study that considered 191 nations, we placed 37th in terms of overall rank (France and Italy took the top spots), and 54-55th in terms of financial fairness. The same study found that France's public expenditures on its national health care system comprised 14% of all public expenditures, a smaller share than our 18%. (4)
- According to another WHO study in 2000, we rank low compared to other industrialized nations when it comes to life expectancy and infant mortality. In 2000, our life expectancy of 79 years placed us 21st compared to Japan's top-ranking 84 years, while we placed 28th in infant mortality, just ahead of Slovakia.(5, 6)
- The National Academy of Sciences' Institute of Medicine (IOM) estimates 44,000 to 98,000 Americans die each year from preventable medical mistakes. This is the 8th leading cause of death in the US. (7)
- About 5% of the people with the greatest health care costs account for half the health care spending (Joe Biden's website, see Further Reading below)
- Of every health care dollar spent in the U.S., 64 cents are paid by the government, 17 cents by individuals (premiums, co-pays, etc.), and 19% by businesses. (8) Despite this, fears abound of socialized medicine. The major government health care programs are 1) Medicare, which covered 35 million elderly (aged 65 and older) in 2005, and 2) Medicaid, which covered 41 million poor and disabled people in 2004. (8a, 8b)

Comparison of Candidate Plans for Expanding Health Care Coverage

Candidate	Eligibility/ Annual Cost (where available)	Mandatory Coverage for those Eligible	Cover by Expanding Medicare	Cover by Expanding FEHBP ¹	Cover by Expanding SCHIP/ Medicaid	Single Payer	Negotiate Drug Prices	Address Medical Personnel Shortage
Biden	All children	Yes			Yes		Yes	Yes (recruit nurses)
Clinton	All persons; 110B	Yes	Yes	Yes			Yes	
Dodd	All persons, via national pool	Yes		Yes				
Edwards	All persons, via regional pools; \$90 -120B ²	Yes		Health Care Markets are similar concept	Yes		Yes	Yes (recruit nurses)
Gravel	All persons	Yes	Universal Health Care Vouchers are similar concept				?	
Kucinich	All persons	Yes	Yes			Yes	Yes	
Obama	All children, plus all persons lacking coverage through Medicaid, SCHIP, or employer-based plan; \$55-60B ³			Yes	Yes		Yes	
Richardson	Working families, small businesses, persons 55 – 64.	Yes (working families, small businesses)	Yes (those aged 55 – 64)	Yes			Yes ⁴	

¹ Federal Employee Health Benefits Plan, the program offered government employees

² <http://www.msnbc.msn.com/id/19229589/>

³ <http://www.cbsnews.com/stories/2007/05/29/politics/main2863074.shtml>

⁴ <http://www.jewishjustice.org/download/section29/Richardson.pdf>

BIDEN

Record	Platform/Statements
<p>In 1999 and 2001, supported the Patients Bill of Rights, which sought to protect consumers in managed care plans and other health plans.</p> <p>In 2002, voted for the Greater Access to Affordable Pharmaceuticals Act, a bill that instituted procedures for the introduction of generic drugs into the prescription drug market, and allowed importation of prescription drugs from Canada into the United States.</p> <p>In 2005, voted for the AIDS Drug Assistance Program Amendment, which provided \$74 million for assisting AIDS patients.</p> <p>In August, 2007, voted for reauthorizing and expanding SCHIP program.</p> <p>Source: Project Vote Smart on Joe Biden (9)</p>	<p>Would convene a national gathering of key health care stakeholders from labor, business, the insurance industry, the health care industry and government within the first 90 days of his administration.</p> <p>Focuses on prevention of chronic illnesses, which account for a large majority of health care costs, through early and preventive care.</p> <p>Recognizes the problem that our health system pays for volume of services, rather than effectiveness of services. Addresses this by establishing a Comparative Effectiveness Panel to evaluate treatment protocols, medical devices and new technology and establish best practices for management of chronic diseases.</p> <p>Provides federal coverage for catastrophic cases and helps lower premiums to make insurance affordable for businesses and individuals.</p> <p>Supports Nurse Reinvestment Act, which seeks to increase the number of nurses to address the current shortfall.</p> <p>Source: Joe Biden campaign website.</p>

CLINTON

Record	Platform/Statements
<p>In 1993, lead the Clinton Administration's effort to provide universal health care coverage. (See Further Reading below, A Detailed Timeline of the Healthcare Debate).</p> <p>In 2001, supported the Patients Bill of Rights, which sought to protect consumers in managed care plans and other health plans.</p> <p>In 2002, voted for the Greater Access to Affordable Pharmaceuticals Act, a bill that instituted procedures for the introduction of generic drugs into the prescription drug market, and allowed importation of prescription drugs from Canada into the United States.</p> <p>In 2005, voted for the AIDS Drug Assistance Program Amendment, which provided \$74 million for assisting AIDS patients.</p> <p>In August, 2007, voted for reauthorizing and expanding SCHIP program.</p> <p>Source: Project Vote Smart on Hillary Clinton (10)</p>	<p>Seeks to end the current practice of private health insurers' denial of coverage based on pre-existing conditions. Does not specify how this is to be achieved.</p> <p>Large businesses are required to provide coverage or pay for the public plan. Small businesses will receive a tax credit for providing coverage.</p> <p>Households will receive a tax credit for health insurance coverage, in order to ensure that premiums do not exceed a certain percentage of family income. Does not specify the percentage.</p> <p>Keeps the current tax exemption for employer-provided health care, but caps it for those who make over \$250K. (11)</p> <p>Source, unless specified: Hillary Clinton campaign website.</p>

DODD

Record	Platform/Statements
<p>In 1993, voted for the Family & Medical Leave Act, which provided for 12 weeks of unpaid leave to care for a new child or sick family member.</p> <p>In 1999 and 2001, supported the Patients Bill of Rights, which sought to protect consumers in managed care plans and other health plans.</p> <p>In 2002, voted for the Greater Access to Affordable Pharmaceuticals Act, a bill that instituted procedures for the introduction of generic drugs into the prescription drug market, and allowed importation of prescription drugs from Canada into the United States.</p> <p>In 2005, voted for the AIDS Drug Assistance Program Amendment, which provided \$74 million for assisting AIDS patients. In August, 2007, voted for reauthorizing and expanding SCHIP program.</p> <p>Source: Project Vote Smart (12)</p>	<p>Would phase in coverage over 4 years. Within first 2 years, all children, young adults up to 29 years, and adults aged 55 to 64 will be enrolled. In the next 2 years, adults aged 30 to 54 will be covered. (Those 65 and older are already covered by Medicare).</p> <p>Source: Chris Dodd campaign website.</p>

EDWARDS

Record	Platform/Statements
<p>In 1999 and 2001, supported the Patients Bill of Rights, which sought to protect consumers in managed care plans and other health plans.</p> <p>In 2002, voted for the Greater Access to Affordable Pharmaceuticals Act, a bill that instituted procedures for the introduction of generic drugs into the prescription drug market, and allowed importation of prescription drugs from Canada into the United States.</p> <p>Source: Project Vote Smart (13)</p>	<p>To improve the quality of health care, would establish a non-profit organization, possibly within the Institute of Medicine, to research best methods of care. Also proposes to offer higher rates for high-quality health care, and penalize plans that fail to meet easily quantifiable quality standards.</p> <p>Would create a "Consumer Reports" for health care, and promote use of electronic medical records as a way to reduce costs and improve quality.</p> <p>Would improve work conditions to bring back 50,000 nurses who have left the profession and recruit 50,000 young people into nursing.</p> <p>Source: John Edwards campaign website.</p>

GRAVEL

Record	Platform/Statements
<p>No record.</p>	<p>Supports Universal Health Care Vouchers, which are issued to all Americans by the federal government based on their projected needs. What "projected needs" are is not explained.</p> <p>Source: Mike Gravel campaign website.</p>

KUCINICH

Record	Platform/Statements
<p>In 2007, co-introduced (with John Conyers) H.R. 676, Improved Medicare for All, which provides for a national health insurance system for the United States.</p> <p>Provides for a publicly financed, privately delivered universal health care system that uses the already existing Medicare program and expands and improves it to all residents in the US and US territories.</p> <p>All persons living in or visiting the US would receive a US National Health Insurance card once they are enrolled at an appropriate location. Social Security numbers will be used when assigning the card. Would cover all necessary medical services, including primary care, emergency room services, prescription drugs, long term care, mental health, dentistry, etc. People would enjoy their choice of doctor, providers, hospitals, and clinics.</p> <p>Will make private health insurance illegal, except for medically unnecessary treatments. Would convert gradually from a for-profit to a non-profit single-payer system over 10 years.</p> <p>The average family of four covered under an employee health plan, which spends a total of \$4,225 on health care annually, is expected to pay only about \$2,700 under this plan.</p> <p>Businesses would pay a payroll tax of 4.75%, as they do for Social Security. That percentage would include the current Medicare tax.</p> <p>Note: several cities and counties have adopted resolutions supporting H.R. 676, including Chicago, Louisville, and Bloomington. (14)</p> <p>Source, unless noted: John Conyers website (15)</p>	<p>“America's patchwork of for-profit, private insurers waste billions of dollars on spending that has nothing to do with paying for care. Elaborate underwriting, billing, sales and marketing divert huge amounts of money away from delivering health care. Huge profits and staggering compensation for the insurance companies' top executives and CEO's [sic].</p> <p>To cope with the endless bureaucracy of private insurers, health care providers maintain huge administrative staffs. The administration of the health care system today consumers [sic] approximately 31% of the money spent for health care. The potential savings, as much as \$350 billion per year, are enough to provide comprehensive coverage to every American without paying any more than we already do.”</p> <p>Source: Dennis Kucinich campaign website.</p>

OBAMA-

Record	Platform/Statements
<p>In 2005, voted for the AIDS Drug Assistance Program Amendment, which provided \$74 million for assisting AIDS patients.</p> <p>In August, 2007, voted for reauthorizing and expanding SCHIP program.</p> <p>Source: Project Vote Smart (16)</p>	<p>Would require all employers to make a “meaningful” contribution towards health coverage for their employees or towards the cost of the public plan via a payroll tax. Does not specify what a “meaningful” contribution is.</p> <p>Seeks to improve the quality of health care by requiring providers to report preventable medical errors, and rewards those providers participating in the public health programs who meet “physician-validated outcome measures.”</p> <p>Would also establish an independent institute to review drugs, devices, and procedures to determine which are most effective.</p> <p>Source: Barack Obama campaign website.</p>

RICHARDSON

Record	Platform/Statements
<p>In 1996, voted for the Medicare Portability bill, which sought to reform health insurance coverage by increasing access to health insurance for workers who have recently changed jobs, creating medical savings accounts, and defining the length of time an insurance provider can deny coverage for pre-existing conditions, among other reforms.</p> <p>Source: Project Vote Smart (17)</p>	<p>Families get immediate relief by being exempted from high interest rates for medical debt placed on credit cards.</p> <p>Seeks to improve the quality of health care by promoting evidence-based health care and comparative health care; promoting transparency on price and quality of health care; researching incentives for high-quality health care; improving patient safety; ensuring an adequate healthcare work force; and reducing health care disparities. [No details provided on how this is to be achieved. Some of the documents on the website were not accessible]</p> <p>Source: Bill Richardson campaign website (18)</p>

FURTHER READING

1. Joe Biden on health care (<http://www.joebiden.com/issues?id=0003>)
2. Hillary Clinton on health care (<http://www.hillaryclinton.com/feature/healthcareplan/americanhealthchoicesplan.pdf>)
3. Chris Dodd on health care (<http://chrisdodd.com/node/1924>)
4. John Edwards on health care (
5. Mike Gravel on health care (<http://www.gravel2008.us/issues>)
6. Dennis Kucinich on health care (<http://www.dennis4president.com/go/issues/a-healthy-nation/>)
7. Barack Obama on health care (<http://www.barackobama.com/pdf/HealthPlanFull.pdf>)
8. Bill Richardson on health care (<http://www.richardsonforpresident.com/newsroom/articles?id=0153>)
9. A Detailed Timeline of the Healthcare Debate: (http://www.pbs.org/newshour/forum/may96/background/health_debate_page2.html). This is must reading if you wish to understand the politics of the last attempt to reform health care.
10. How the Democrats Compare on Health Care (<http://www.cnbc.com/id/20823958>)
11. Campaign for single payer (www.HR676.org)

NOTES

- (1) National Coalition on Health Care (<http://www.nchc.org/facts/cost.shtml>)

- (2) Toronto Star, Aug 21, 2003, reprinted in CommonDreams (<http://www.commondreams.org/headlines03/0821-04.htm>)
- (3) Kaiser Family Foundation, "The Uninsured: A Primer" October, 2006 (<http://www.kff.org/uninsured/upload/7451-021.pdf>)
- (4) WHO (http://www.who.int/whr/2000/en/whr00_annex_en.pdf, Annexes 1, 6, and 8)
- (5) WHO (<http://www.who.int/bulletin/volumes/85/6/06-036202-table-T3.html>)
- (6) WHO (<http://www.who.int/bulletin/volumes/85/6/06-036202-table-T3.html>)
- (7) IOM (http://www.fda.gov/fdac/features/2000/500_err.html)
- (8) Physicians for a National Health Program (http://www.pnhp.org/facts/singlepayer_faq.php#raise_taxes)
- (8a) <http://www.kff.org/medicaid/7349.cfm>
- (8b) <http://www.cms.hhs.gov/MedicareEnRpts/Downloads/05Aged.pdf>
- (9) Bloomberg News (http://news.yahoo.com/s/bloomberg/20070918/pl_bloomberg/auvaynbgrga)
- (10) Project Vote Smart for Joe Biden (http://www.vote-smart.org/voting_category.php?can_id=53279)
- (11) Project Vote Smart for Hillary Clinton (http://www.vote-smart.org/voting_category.php?can_id=55463)
- (12) Project Vote Smart for Chris Dodd (http://www.vote-smart.org/voting_category.php?can_id=53277)
- (13) Project Vote Smart for John Edwards (http://www.vote-smart.org/voting_category.php?can_id=53277)
- (14) Physicians for a National Health Program (<http://www.pnhp.org/resolution/>)
- (15) John Conyers website (http://www.house.gov/conyers/news_hr676_1.htm)
- (16) Project Vote Smart for Barack Obama (http://www.vote-smart.org/voting_category.php?can_id=9490)
- (17) Project Vote Smart for Bill Richardson (http://www.vote-smart.org/voting_category.php?can_id=26964)