

<p align="center">'House Bill' Affordable Health Care for America Act (HR 3962), introduced Oct 29, 2009. Passed Oct 7, 2009</p>
<p>Big Picture: Require all to have health insurance. Require employers to provide coverage (min 72.5% of premium or 65% family) or pay into exchange trust fund (8% of payroll) (exceptions small businesses, which will get credits to offset cost of providing coverage). Expand Medicaid</p>
<p>Expand Medicaid to all individuals under age 65 with incomes up to 150% fed poverty level. Medicaid to all newborns without insurance, optional Medicaid coverage to low-income HIV+. Increase Medicaid payment rates for PCPs. States required to submit payment plan specifying rates to be paid under state Medicaid. SCHIP will be repealed and transitioned into Medicaid (should be eligible anyway SCHIP covers up to 150% FPL) without interrupting coverage.</p>
<p>(Where did that number come from?)</p>
<p>Plans participating in the exchange must be state licensed (not federal); Secretary required to negotiate drug prices directly with pharmaceutical manufacturers for Medicare Part D plans; Require institute of Medicine to conduct a study on geographic variation in health care spending across all providers and recommend changes to Medicare payments that promote high value care;- require the Secretary to dev plan and issue regulations to implement the Medicare payment changes unless Congress acts to stop this implementation (final implementation otherwise is due 240 days following receipt of report)</p>
<p>Creation of insurance pooling mechanisms: National Health Exchange- individuals and employers can purchase qualified insurance, including from private health plans and the public health insurance option. Public health insurance option must meet same requirements as private plans regarding benefit levels, provider networks, consumer protections, and cost sharing. The public plan must offer basic, enhanced, and premium plans and premium plus. Plan is required to negotiate with HCPs to not offer lower rates than Medicare, and higher rates than most expensive private plan; Creation of Co-op consumer operated and oriented program to facilitate the establishment of non-profit, member-run health insurance cooperatives to provide insurance through the Exchange. States may operate state-based exchanges.</p>

	House Bill HR 3962: Affordable Health Care for America Act (passed Nov 7, 2009)	Senate Bill HR 3590: Patient Protection and Affordable Care Act (HELP bill passed Dec 24, 2009)
Public Option	Yes	No. Instead, states must offer in their Exchange at least 2 national plans, at least one will be private non-profit
Insurance Exchanges	A single national insurance exchange will be created to house private insurance plans as well as a public option. Individual states could run their own exchanges under federal guidelines, and have inter-state exchanges under federal guidelines	Each State has own exchange under federal guidelines.
Medicaid Eligibility	Incr to 150% FPL	133% FPL
Costs (per Congressional Budget Office)	\$1,050 billion dollars over 10 years, however deficit would be reduced a total of \$138 billion after tax receipts and cost reductions from 2010-2019	\$871 billion dollars over 10 years; Deficit would be reduced a total of \$132 billion 2010-2019 after tax receipts and cost reductions
Financing	Individuals making over \$500K or families over \$1million would be taxed 5.4%	Medicaid payroll tax increased to 2.35% for individuals making over \$200K or families over \$250K (prior 1.45%)
Abortion	No federal subsidies for private plans that cover elective abortions (Hyde Amendment)	Abortion coverage permitted in private plans, however offered as separate package, no federal funds given; states can have option of excluding packages with abortion options

Feb 16th White House hinted at new proposal per NY Times. Here's Obama's original plan 2008 campaign:

Issue	Senator Obama's plan
Big Picture	Provide affordable, comprehensive and portable health coverage for everyone- partnership with employer, private health plans, fed gov, and states. Establish a new public insurance program for those who do not qualify for SCHIP/Medicaid. Mandate all children have health care. Expand Medicaid and SCHIP. Allow flexibility for state health reform plans. Modernize the system to contain costs and improve the quality of pt care. Promote prevention and strengthen public health to prevent dz, and protect against natural and man-made disaster. Every family will save up to \$2500/yr on medical expenditures by: health IT investment, improve prevention and management of chronic conditions, increase insurance industry competition and reduce underwriting costs and profits, which will reduce insurance overhead, provide reinsurance for catastrophic coverage, which will reduce premiums, and make health insurance universal, which will reduce spending on uncompensated care. Easy enrollment. Children up to age 25 can be covered by their parents. Tackle disparities among minorities in health care- promote prevention and public health
Small Business	New public insurance program available to those who don't qualify for SCHIP, Medicaid, nor have access through large employer. Reimburse employer health plans for a portion of catastrophic cost to reduce the worker's premiums.
Large Business	All employers contribute towards health coverage for their employees or towards the cost of the public plan.
Insurance Companies	Guaranteed eligibility, comprehensive benefits (similar to FEHBP- plan for Congress members). Affordable premiums, co-pays, and deductibles. Individuals and families who do not qualify for Medicaid or SCHIP but still need assistance will receive federal subsidies (income-based sliding scales). National Health Insurance Exchange to help individuals who wish to purchase a private plan.
Previous experience	Worked with Sen Salazar to urge dept of Health and human services to provide clear and reliable info on the Medicare prescription drug benefit and to ensure the Medicare recipients were protected from fraudulent claims In 2003, Barack Obama sponsored and passed legislation that expanded health care coverage to 70,000 kids and 84,000 adults. In the U.S. Senate, Obama cosponsored the Healthy Kids Act of 2007 and the State Children's Health Insurance Program (SCHIP) Reauthorization Act of 2007 to ensure that more American children have affordable health care coverage. Obama worked to pass a number of laws in Illinois and Washington to improve the health of women. His accomplishments include creating a task force on cervical cancer, providing greater access to breast and cervical cancer screenings, and helping improve prenatal and premature birth services.
Reducing Costs	Simplify paperwork. Reduce the costs of catastrophic illness for employers and their employees. Lower costs by ensuring patients receive and providers deliver quality care. Comparative effectiveness reviews and research (remove waste and excess spending). Reform medical malpractice and reserve patient rights. Invest in electronic health information technology.
Drug Companies	Increase competition to decrease costs (partially open to foreign market), increase generic use, lower Medicare prescription drug benefit costs, prevent Medicare waste and abuse
Increasing affordability to the individual	Support disease management programs, coordinate and integrate care (reduce duplicate testing, reduce number of providers a patient sees), require full transparency of quality and costs, promote pt safety, aligning incentives for excellence
Quality	Participating hospitals and providers participating in the new plan will be required to collect and report data to ensure standards for quality of care, health info technology, and administration

