

<i>Candidate</i>	Position on the Private Healthcare System (as of November 2015)
Clinton	<ul style="list-style-type: none"> • Defends the ACA • Sept. 23, 2015 Plan outlines Clinton’s proposals: <ul style="list-style-type: none"> • Lower Deductibles, Coinsurance, and Co-Pays <ul style="list-style-type: none"> • Up to three sick visits per year that do not count towards deductible • New, progressive, refundable tax credit of up to \$5,000 per family for excessive out-of-pocket costs (pay for by demanding drug manufacturers lower costs and by asking the most fortunate to pay their fair share) • Greater Price Transparency and Consumer Protections <ul style="list-style-type: none"> • Employers, insurers and providers must expand disclosures about plans, changes to out-of-pocket costs, how to choose a doctor, how much for prescription drugs • Guarantee consumers never pay more than in-network cost-sharing for care in a hospital and for any true emergency • Fight Excessive Premium Hikes <ul style="list-style-type: none"> • Prevent consolidation (M&A) that harms consumers through higher prices • Strengthen authority to block or modify unreasonable rate increases • Enforce antitrust laws • Continue Progress of ACA in Lowering Spending, Costs <ul style="list-style-type: none"> • Build on delivery system reforms that reward value, quality (move away from fee-for-service) • Root out fraud, abuse • Bundle payments for an episode of care • Wants public-private efforts to expand these measures to private coverage • Encourage next generation of health innovation and entrepreneurship <ul style="list-style-type: none"> • Expand access to high-quality data on cost, quality, delivery system performance to make system more price and quality transparent • Need innovation far beyond the federal government; use

	<p>public/private resources to encourage entrepreneurship</p> <ul style="list-style-type: none"> • Other <ul style="list-style-type: none"> • \$250 cap on individual out-of-pocket expenses for Rx drugs • Give Medicare authority to negotiate prices • Go after drug company price gouging and monopolistic practices • Would repeal Cadillac Tax • Wants to expand access to rural Americans. • Wants to expand access to reproductive care for women. • Supports Planned Parenthood. • Supports emergency contraception. <p>2008 Platform...</p> <ul style="list-style-type: none"> • Mandatory, universal health coverage
<p>Sanders</p>	<ul style="list-style-type: none"> • Would go further than ACA—single payer, universal coverage • Plans/proposals are outlined in two Senate bills • “American Health Security Act of 2013” <ul style="list-style-type: none"> • “a Medicare-for-All Single Payer Health Care System” • State-based, universal coverage for all citizens and legal residents from date of birth • “Prescription Drug Affordability Act of 2015” <ul style="list-style-type: none"> • HHS Secretary negotiates Part D drug prices • Allow imports from Canada • Restore minimum rebate on drugs covered under Medicare Part D for low income Medicare beneficiaries. • Require generic drug manufacturers to pay additional rebate to Medicaid if their prices rise faster than inflation • Close Part D drug coverage “donut hole” by 2017 (three years earlier than currently legislated) • Prohibit pay for delay deals • Terminate any remaining market exclusivity on any product found in violation of criminal or civil law through a federal fraud conviction or settlement (e.g., off label, kickbacks, anti-monopoly, Medicare fraud) • Mandatory disclosure of drug manufacturer costs • Mandatory disclosure of drug manufacturer prices, profits and sales in other countries

All Republican Candidates	
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Bush	<ul style="list-style-type: none"> • The ACA is a government takeover of 1/6 of the U.S. economy • Plan <ul style="list-style-type: none"> • Promote Innovation <ul style="list-style-type: none"> • regulatory scheme impedes innovation • modernize FDA • more funding for NIH • promote private sector leadership of health information technology adoption • provide more access to de-identified Medicare/Medicaid patient data • independent commission to look at regulatory barriers to innovation • Lower Costs and Ensure Portable, Secure Coverage. <ul style="list-style-type: none"> • have employer and individual coverage • provide an advance-able, refundable tax credit for those who do not have an offer of coverage from their employer that can be used to purchase individual insurance that provides preventive care and guards against high-cost medical events (catastrophic coverage) • increase contribution limits on HSAs to \$6,550 (vs. \$3,350 today) • facilitate transparency on costs and outcomes • cap employer tax exclusion to lower premiums., i.e., allow individuals a \$12,000 (\$30,000 for family plans) tax break on the value of their health insurance obtained through their employers (the value of the cap would grow with inflation each year). [any employer-contributed amount above the cap would be taxable to the individual]. • allow employers to use financial incentives to encourage wellness programs, health promotion programs and chronic disease management programs • enable small businesses to make tax free contributions to workers' individual Health Reimbursement Accounts or HSAs so that their

	<p>employees could purchase portable, individual market insurance policies. (For this purpose, the contribution limit for an HSA would be higher than \$6,550.)</p> <ul style="list-style-type: none"> • Return Power to States <ul style="list-style-type: none"> • Would have more state power to make the individual market more competitive and strengthen the health care safety net • Encourage states to guarantee access for pre-existing conditions • States receiving federal funding would have to meet the following metrics: <ul style="list-style-type: none"> • Reform their insurance markets and allow insurers to offer an affordable, catastrophic plan • Ensure access to affordable policies for individuals with pre-existing conditions • Ensure access to affordable health care • Develop an action plan to reduce the growth of health care costs • Develop a transition plan for the more than 17 million low-income individuals entangled in ObamaCare • Other <ul style="list-style-type: none"> • Apply the Hyde Amendment, an important policy to protect innocent human life that has been supported by Republicans and Democrats alike for nearly four decades, to funding and tax credits provided under this proposal • Implement conscience protections, so health care providers can practice medicine in ways that do not violate their moral or religious convictions • Readopt the “Reagan rule” to prevent Title X taxpayer dollars from going to entities that provide or refer for abortions • Enable states to stop Medicaid funding of organizations that provide or refer for abortions by clarifying that states have this discretion over how they operate their Medicaid programs
Carson	<ul style="list-style-type: none"> • Asserts healthcare is not a right but is a responsibility of a compassionate society • Would empower individuals rather than expand federal control over healthcare

	<ul style="list-style-type: none"> • Favors Health Savings Accounts <ul style="list-style-type: none"> • HSAs drive down costs and protect patient choice and freedom • HSAs put healthcare in the hands of individuals and providers, and largely remove third-party payers • Wants free-market economic model, with pricing transparency and quality outcomes • Wants more freedom/ less government in our health care system, which means lower costs, more access, and continued innovation • It has been reported that he favors regulating insurance companies as non-profits • It has been reported he would allow the government to cover catastrophic care to reduce the burden on insurance companies and reduce premiums
Christie	<ul style="list-style-type: none"> • Opposes ACA, did not set up an exchange, but agreed to expand Medicaid
Cruz	<ul style="list-style-type: none"> • Identifies ACA problems: the ACA kills jobs, cuts workers' hours and causes Americans to lose doctors or health care • Signed "Contract from America": Defund, repeal and replace the recently passed government-run health care with a system that actually makes health care and insurance more affordable by enabling a competitive, open, and transparent free-market health care and health insurance system that isn't restricted by state boundaries. • Agrees with Christian Coalition Voters Guide position on "Repealing "Obamacare" [which] forces citizens to buy insurance or pay a tax" • Signed Club for Growth Pledge "to sponsor and support legislation to repeal any federal health care takeover passed in 2010, and replace it with real reforms that lower health care costs without growing government." • Would expand HSAs • Believes health insurance should be personal, portable, affordable • Would reform FDA/promote innovation; cures better than treatments of chronic care
Fiorina	<ul style="list-style-type: none"> • Signed Club for Growth Pledge to sponsor and support legislation to repeal any federal health care takeover passed in 2010, and replace it with real reforms that lower health care costs without growing government." • Identifies ACA problems: pushes too many into Medicaid, crushes small businesses, no one understands it

	<ul style="list-style-type: none"> • Wants True Free Market Rather than Regulated Oligopoly <ul style="list-style-type: none"> • Believes “cozy relationship” exists between regulators and insurers • insurance companies, drug companies helped write ACA and work with regulators • Would allow states to manage high risk pools • Would force all providers to publish costs, prices and outcomes
Huckabee	<ul style="list-style-type: none"> • Identifies ACA Problems: ACA is a \$2.2 trillion disaster and puts millions of people into a broken, expensive system • Wants to address out-of-control costs • Rejects government dependency/wants individuals to make choices, not government • Asserts we need solutions and choices, not mandates and new taxes • Would address pre-existing conditions with common sense • Claims system of “sick care” is upside down. Wants to pay providers for keeping people healthy or preventing illnesses • Focus on prevention and cure of the big 4—Alzheimer’s, diabetes, heart disease, cancer
Kasich	<ul style="list-style-type: none"> • Opposes ACA, but expanded Medicaid • Improve access by lowering health care costs without interfering with Americans’ personal health care decisions or imposing punishing burdens on job creators • Real Problems Remain Unchanged: Claims the real problem is the fee-for-services system—need to fix it • New, Conservative Vision: Wants new payment models • Better Primary Care: Would promote a primary care system that promotes long-term, good health instead of reacting to illnesses. <ul style="list-style-type: none"> • Ohio’s four largest commercial insurers and Ohio’s five Medicaid managed care plans are designing a system that shares savings (avoided costs) with the providers whose work helps improve health and hold down costs • Reward Value Instead of Volume (Episode Based Payments). <ul style="list-style-type: none"> • Promotes a single payment for an entire episode of care. • Would make sure savings from such methods reach providers and not just the health insurance plan.

	<ul style="list-style-type: none"> • Path Forward. <ul style="list-style-type: none"> • Would replace ACA with something in line with America’s market-based principles to help Americans to be healthy • would improve health care access by holding down costs and helping Americans live healthier lives • His Ohio model: patient-centered care, choices, market competition, decentralized decision-making, higher quality, respect for individuals and an end to big-government interference, return full control of insurance market regulation to the states
Paul	<ul style="list-style-type: none"> • ACA is an “abomination” • Wants “real free-market principles” to be applied to the American health care system so that it is responsive to patients, families, and doctors, rather than government bureaucracy. • Government interventions in health care have driven up the cost of coverage and decreased competition within the market. • More—not less—freedom to choose and innovate will make sure our health care system remains the best in the world.
Rubio	<ul style="list-style-type: none"> • Voted to repeal ACA; and, in particular, cuts to Medicare Advantage, the medical device tax, and restrictions on patient-centered care such as new taxes on FSAs and HSAs • Would provide every American with an advance-able, refundable tax credit that can be used to purchase insurance. • Reduce costs, promote innovation and ensure access for the most vulnerable by expanding access to consumer-centric plans, reforming regulations, and putting protections in place for those with pre-existing health conditions • Signed Contract from America, Club for Growth Repeal it pledge, opposes government run healthcare
Trump	<ul style="list-style-type: none"> • ACA is a “catastrophe,” and a “complete disaster”, and premiums so high that it is “useless” • Wants a private system without the artificial lines around every state (sell across state lines) • Wants coverage for everybody • Prior: Previously supported universal system like Canada’s