Election 2020 - Healthcare

• Following the Obama administration’s successful effort to pass Affordable Care Act in 2010, the past ten years has been a political roller coaster in the health care sector

• This impactful and meaningful healthcare legislation has affected a broad segment of the population, mostly lower and middle income, since the Johnson administration’s successful efforts to enact the Medicare and Medicaid programs in 1965

• Obama’s success in passing the ACA has affected millions, largely by increasing the percentage of patients with insurance coverage. This has represented a real breakthrough following failures to pass impactful healthcare legislation during Truman’s tenure and later during the Clinton administration’s unsuccessful efforts in the late 90’s
The Battle to Improve Access to Care has Been Incremental – Over 50 Years!
United States – Post ACA

- **Cost** - 17.2% GDP
- **Population Covered** - 88% - 28,000,000 uninsured
- **Funding and Payment** - Mixed
  - **Seniors > 65 (18%)** – Medicare – Funding by taxation and recipient fees (premiums and coinsurance), Payment by government
  - **Low Income poor (4%), < 400% FPR (28%)** – Medicaid – Funding by taxation, payment by government
  - **Near poor > 400% FPL to ceiling (4%)** – Private insurers – Funding by taxation, payment by private insurers with government subsidies and tax credits
  - **Employees (60%)** – Private Insurers - Funding by employers and employees, with the latter sharing considerable costs (up to 30%), via shared premiums, deductibles co-insurance and co-payments
  - **Independently Employed (3%)** – Private Insurers - Funding by the self-employed individual. Payment by insurer with employee sharing in co-payments
Election 2020 - Healthcare

• The 2018 mid-term elections demonstrated the potential for one powerful issue, healthcare, to dominate an election cycle.

• The specific issue was access to healthcare insurance for those with pre-existing conditions.

• This issue significantly engaged the public’s attention in many competitive congressional districts and was instrumental in securing the Democrats control of the House.
Election 2020 - Healthcare

• Simultaneously, during the run-up to the election, the Republicans continued their incessant mantra to “repeal and replace” the ACA but with no real plan to achieve the latter.

• The public came to realize that, if they were to be successful in repealing the ACA, the preconditions feature would be out with the rest of the landmark legislation. The equivalent of “throwing the baby out with the bathwater”
This issue proved to be a solid legislative hammer on which to run for office

- In November of 2018, 41% of voters identified “Health Care” as their most important issue – top ranking!

- Prior to November of 2018 – In special elections, many so-call “endangered” House and Senate Democrats rode to victory on the theme of “…don’t let them take away your health care!

- November 2018 - This issue was an especially strong issue – particularly relating to pre-existing conditions - in the 2018 congressional contests

- In many Red-States there was no mention of the previously toxic sobriquet “Obamacare”
“Democrats Won a Mandate on Health Care How Will They Use It?” – NYT – 11/10/2018

• After House Democrats’ election-day triumphs, Nancy Pelosi’s appraisal was clear:
  ✓ “...Health care was on the ballot, and health care won”

• NJ 3d Congressional District
  ✓ Andy Kim (Dem) defeated Republican Incumbent Tom McArthur
  ✓ Slim margin of victory 3474 votes (0.1%)
  ✓ McArthur had written a key amendment in the Republicans’ effort to repeal the Affordable Care Act
Election 2020 - Healthcare

• In the background, the ACA was steadily gaining momentum and popularity following its rather unpopular unveiling in 2010.

• In September of 2019 it finally approached the “50% favorability” mark.

Larger Share Of Public View ACA Favorably Than Unfavorably

Do you have a generally favorable or generally unfavorable opinion of the 2010 health reform law?

- Favorable
- Unfavorable
- Don’t know/Refused

SOURCE: KFF Health Tracking Polls. See topline for full question wording and response options.
Election 2020 - Healthcare

At the same time, three other issues were gaining traction and grabbing the public’s attention

- The cost of healthcare as a workplace overhead expense
- Workers cost sharing, i.e. out-of-pocket healthcare costs were steadily rising, notably increases in premium cost sharing between workers and employers, rising deductibles (some as high as $5,000), and increases in co-pays
- Eroding gains in access to care, notably the number of newly insured Americans, 22.5 million since the enactment of the ACA, as the Republicans and Trump, frustrated at their inability to repeal the ACA in one fell swoop, began to incrementally chip away at the ACA
Election 2020 - Healthcare

• Recognizing the vulnerability of the ACA to both Republican legislative action and the courts, as well as some of its shortcomings, sizable portions of the Democratic caucus doubled-down

• They turned their attention to what was seen as a more “radical option”, government sponsored, universal, single payer healthcare, Medicare for All

• Further, more sizable portions of the public were beginning to see healthcare as a right and an important political issue

• A gradual shift was emerging in the public’s perception of the government’s role in their healthcare
Election 2020 - Healthcare

Before we return to a more in-depth discussion of the healthcare issues most likely to impact and dominate this year’s Presidential election, let’s look at events which have dominated our healthcare conversation over the past decade, 2010 ➔ 2020

• **2010** - The 2010 enactment of the ACA
• **2016** – Trump is elected, Republicans control the House and Senate
• **2017-18** - Ferocious Republican and Presidential attempts eliminate the ACA legislatively, administratively and judicially
• **2018 – Present** - The rise of Medicare for All and universal health care
PART I

THE AFFORDABLE CARE ACT BECOMES LAW - 2010
The Affordable Care Act – 2010
The ACA Becomes Law

- On March 21st 2010, the United States House of Representatives, voted 219 to 212 in support of the Affordable Care Act (ACA). The Senate had previously approved the Act
- **No Republicans** in either chamber voted for the bill
- The ACA, which soon became known as **Obamacare**, was signed into law by the President
The ACA’s Original Objectives

I. Improved access to care by expanding healthcare insurance options

A. Medicaid was expanded, aimed at the poorest Americans, those earning less than 400% of Federal Poverty Level (FPL)
   • Medicaid basic eligibility increased to 133% FPL
   • ACA eligibility for Medicaid enrollment expanded to 400% of FPL, with a sliding scale for Government funding
   • States were given option to expand, or not
The ACA’s Original Objectives

B. **Exchange Marketplaces were established**
   • Aimed at consumers:
     ✓ Whose earnings **exceeded 400% of the FPL**
     ✓ Who were **self-employed** with no access to **employer-based** health insurance
   • 80% have received ACA support, scaled to the recipients’ income:
     ✓ **Tax credits** to assist with premiums
     ✓ **Subsidies** for out-of-pocket costs, i.e. co-pays and deductibles
The ACA’s Original Objectives

II. Established minimum standards and mandates for health insurance products, providing a baseline of quality and affordability

• Eliminated the “pre-existing conditions” criteria as a barrier to insurance eligibility
• Mandated that individuals obtain health insurance
  ✓ A necessity to assure that the new exchange marketplaces functioned properly, avoiding adverse selection
  ✓ Only if deemed unable to afford coverage
  ✓ Modest tax penalties for those choosing not to comply with this mandate
• Levied new taxes, fees and imposed provider pay reductions to pay for new ACA government subsidies and expanded Medicaid
ACA Status
What’s been Accomplished?

• Where has the ACA had the **greatest impact**?
  ✓ Expanded Medicaid
  ✓ Insurance Exchanges
  ✓ Steady increases in public support for the ACA

• What sectors have had the **least impact**?
  ✓ Medicare
  ✓ Employer-Based Health Insurance
  ✓ Workers’ Compensation
  ✓ Veterans Coverage
Expansion of Medicaid per ACA 2010-20

- **2010⇒2018**
  - ✔ 33 States plus the District of Columbia (1)

- **2019⇒20**
  - ✔ 4 more will enter in 2019-20 – Maine, Utah, Idaho & Nebraska

- **2020**
  - ✔ Missouri will be added

- **13 States have yet to sign-up**
  - ✔ They are missing out on billions in available Federal funding
Three States Continue to be “in play”

• North Carolina
  ✓ Democratic governor blocked by republican legislature

• Kansas
  ✓ Newly elected governor (2018) committed to expand Medicaid but has not yet done so

• Wisconsin
  ✓ Newly elected governor (2018) committed to expansion Medicaid but blocked by Republican legislature

• Missouri
  ✓ Added in August 2020 via ballot initiative

• In 8 States - Federal approval for a work requirement
  ✓ Several additional States, already enrolled in ACA expanded Medicaid, have pending waivers
PART II - A

REPEAL AND REPLACE 2017
Trump is elected

TIME FOR REPEAL AND REPLACE
In 2017 Congress Acted Repeatedly to Repeal the ACA

• With majorities in both the House and Senate, and finally in control of the White House, the Republican leaders were confident that they could finally “..get it done”

• On May 4, 2017, the House of Representatives squeaked out a win (all Republican votes), passing an ACA Repeal & Replace bill

  The Senate followed with 4 unsuccessful attempts to do so, each vote falling short by between 1 to 5 votes

  • Full repeal and replace - Failed
  • Partial repeal and replace - Failed
  • Skinny repeal and replace – 7/29/2017 - Failed
  • Cassidy-Graham – 9/27/2017 – No Vote – Bill Pulled

FAILED
John McCain’s Now Famous Decisive Vote Against Repealing of the ACA
What Happened?

- The Public finally woke up
- People began to pay attention to what was really at stake
- Public opinion gradually began to shift
  - The Pew Survey – January, 2017
    60% of Americans believe that the Federal Government should be responsible for ensuring that all Americans Have Health Insurance
  - The Reuters Poll – July, 2017
    58% of those polled stated they “wanted to keep Obamacare entirely “as it is or after “fixing problem areas”
What Happened?

• The Republican leadership had failed to give serious thought to presenting a new plan or alternatives
  ✓ They had no serious plan

• The thought of 23+ million Americans losing their newly acquired entitlement was appalling

• Essentially, they were emblematic of the ‘dog who caught the car’
PART II - B
DEATH BY A THOUSAND CUTS
2017 - PRESENT
2017 – President Trump Works to Undermine the ACA

• Removing guidance for consumers from the ACA website (healthcare.gov) and reducing the number of advisory counselors

• Shorting enrollment periods (90 → 45 days)

• Weakening, later eliminating, the individual mandate (requirement to buy health insurance)

• Approving non-ACA compliant health insurance plans, many lacking basic coverage, and relaxing standards for so called “association” plans)
2017 – President Trump Works to Undermine the ACA

- Cutting insurance company subsidies that were shouldering co-pay and deductible expenses for lower income Americans obtaining their coverage from the marketplace exchanges
- Approving the addition of work requirements for States expanding their Medicaid coverage
- June 2020 - Rolling back ACA non-discrimination protections for LGBTQ. Really?
  - In spite of ACA Sec. 1557 prohibiting
  - The recent Supreme Court ruling re: discrimination
  - The Covid 19 pandemic

23 Democratic state attorneys’ general have filed suit
2017 – President Trump Works to Undermine the ACA

- Approving religious exceptions for employers choosing not to offer birth control coverage and supporting the so-call conscious rule for employees with moral or religious reservations, choosing to not participate in sterilization, assisted suicide and abortion. Follow-up lawsuits ended up in the Supreme Court.


- Estimated that the decision will impact between 70,000 and 126,000 women
- 7-2 ruling, Justices Ginsberg and Sotomayor dissenting

- All of the above has weakened but has not killed the ACA. Since 2017 there has be roughly a 10-11% decrease in the number of newly insured individuals under the ACA
PART II - C
LEGAL CHALLENGES
2018 - PRESENT
New Legal Challenges Emerges in 2018

Judicial Action in Texas

September 2018

• Texas Attorney General Ken Paxton files a lawsuit intended to effectively *repeal* Obamacare
• The case is sent to the Fort Worth Federal District, Judge Reed O’Connor presiding

December 2018

• Judge O’Connor rules the Affordable Care Act *unconstitutional*
  ✓ The individual mandate, which required people to buy health insurance, can *no longer be sustained* as a legitimate Congressional exercise of “the power to tax”
  ✓ Furthermore, even though the “mandate penalty” had dropped to zero, the judge ruled that the rest of the law “could not be severed from it”

• The Case is sent on appeal to The US Court of Appeals, Fifth Circuit
New Legal Challenges Emerge in 2018
Judicial Action in Texas

• What’s at Risk?
  • The Medicaid Expansion
  • Insurance Marketplace
  • Healthcare Exchanges
  • The ban on denying coverage due to preexisting conditions
  • Pharmaceutical reforms

• Re-ignition of the political fracas that has consumed Congress since 2016
December 2019

• On a 2 to 1 ruling, the United States Court of Appeals for the Fifth Circuit supported O’Connor’s ruling that the ‘individual mandate’ requirement was unconstitutional

• But, also by a 2 to 1 vote, the Court did not accept O’Connor’s reasoning and ruled that the mandate’s unconstitutionality made the rest of the law void

✔ Once again, these rulings are on the way to the Supreme Court which had twice before ruled in favor of the ACA
Trump Administration Asks Supreme Court to Strike Down Affordable Care Act”

• Supported by the Trump administration and his Solicitor General, this action is sure to reignite Washington’s bitter, ongoing political debate over health care law.

• But the timing couldn’t be worse for the Republicans:
  ✓ “… pretty dumb opines Republican strategist Joel White, to be talking about how we need to repeal Obamacare in the middle of a pandemic.”

• The Democrats view health care as a winning issue. Speaker Nancy Pelosi has scheduled a vote for Monday on a measure to expand the ACA in order to draw a sharp contrast between Democrats and Republicans.
“Trump Administration Asks Supreme Court to Strike down Affordable Care Act”

NYT 6/25/2020

THE LEGAL QUESTIONS

• The Supreme Court has agreed to consider whether Congress rendered the individual mandate unconstitutional; and, if it did, whether the rest of the law must fall with it.
  ✓ If the court strikes down only the mandate, not much will change
  ✓ If the court decides that all or part of the law must be overturned, the ACA would be over as we know it, affecting “nearly every American in some way.”

• Pelosi also notes “…if President Trump gets his way, 130 million Americans with pre-existing conditions will lose the ACA’s lifesaving protections and 23 million Americans will lose their health coverage entirely.

• Millions of others who have lost their jobs and health coverage during the coronavirus pandemic will also suffer
PART III
THE RISE OF MEDICARE FOR ALL and
UNIVERSAL HEALTH CARE
2018-PRESENT
The Election, the Politics, The Public

• The Public’s View as to “What’s Broken”
• The Terminology
• The Politics and Parties
  ✔ Democrat
  ✔ Republican
• The Politicians
  ✔ Plans
  ✔ Costs
✔ The Public’s View of New Options
The Election, the Politics, The Public

• The Public’s View as to “What’s Broken”
• The Terminology
• The Politics and Parties
  ✓ Democrat
  ✓ Republican
• The Politicians
  ✓ Plans
  ✓ Costs
 ✓ The Public’s View of New Options
The Public’s Recipe to Solve Healthcare Problems

• The **overall cost of care is too high** (88%), as are prescription drug prices (92%)
  ✔...but 69% think we spend **too little** on health care

• 84% think that **prevention is too low a priority**

• A significant majority favor **more competition** between hospitals and doctors – 67%

• 65% think we need **price controls**

• 57% now think the government should assume **more responsibility** for health care
Government Responsibility for Health Care?

Responsibility for Health Insurance

Do you think it is the responsibility of the federal government to make sure all Americans have healthcare coverage, or is that not the responsibility of the federal government?

- % Yes, government responsibility
- % No, not government responsibility

GALLUP
The Election, the Politics, The Public

• The Public’s View as to “What’s Broken”

• The Terminology

• The Politics and Parties
  ✓ Democrat
  ✓ Republican

• The Politicians
  ✓ Plans
  ✓ Costs

✓ The Public’s View of New Options
Decoding the Terminology

• Medicare for All (MCA)
  ✓ A System in which all Americans would get their health insurance through a government run insurance system, in this case Medicare.

• Single-Payer
  ✓ A government health insurance system, backed by taxes, in which everyone gets health care insurance from a system run by the government. Think of Medicare for All as a brand name for a single-payer plan.

• Public Option
  ✓ People would be afforded the option of choosing a government run / sponsored health insurer, like Medicare, versus a private insurer. It would be an individual choice, also knows as a “Medicare Buy-In” or “Opt-in”
    ▪ Those self-employed who buy their own private health insurance independently or on the ACA marketplace
    ▪ Those receiving employer-based insurance
Decoding the Terminology

• **Socialized Medicine**
  - Think of the United Kingdom’s National Health Service
    - The Government’s involvement goes way beyond a government run nation health insurance program
    - In the UK Hospitals are owned and run by the government
    - Doctors are employees of the government
    - Some private practice and insurance plans are allowed but they are limited

Although the Republicans and others label health insurance options such as Medicare for All as “socialized” medicine, none of what’s being discussed or advocated as government sponsored health care insurance in the United States would resemble the NHS.
The Election, the Politics, The Public

• The Public’s View as to “What’s Broken”
• The Terminology

**The Politics and Parties**
  ✓ Democrat
  ✓ Republican

• The Politicians
  ✓ Plans
  ✓ Costs

✓ The Public’s View of New Options
Election 2020 – the Politics of Healthcare

• The Democratic Party is split on meaningful health care reform, and so is the public
• What “next steps” are most desirable / preferable to address the numerous deficiencies in our current system? Notably:

✓ High costs
  The world-wide leader as a % of GDP
  ▪ Provider and Hospital costs are high
  ▪ As are administrative expenses – 18%
  ▪ ...and Drugs

✓ Access to Care – 88% insured, even with the ACA
Election 2020 – the Politics of Healthcare

• These splits have played out and continue in our political and health care choices

• Three flavors

• At one end of the spectrum are what I call the:
  • The incrementalists
  • Favor more modest change, more gradual and non-mandatory.

  • For many this means tweaking the Affordable Care Act
    ✓ This approach is favored by those for whom the system is working and is (mostly) affordable
    ✓ They like their healthcare plan and the system under which it’s operating
    ✓ The idea of being “forced” into a government plan and giving up their private insurance is not appealing
Election 2020 – the Politics of Healthcare

• The “Middle of the Roaders”
  ✓ Many favor a “Medicare Opt-in”, i.e. a government sponsored plan but one that’s the patient’s choice in which to participate
  ✓ Have some serious concerns about how the System works, and costs, but are not in favor of deep, widespread change

• Those favoring Medicare for All, who believe our system is deeply flawed and favor more radical, fundamental change
  ✓ A government run, single payer health insurance system
The Debate

• The key argument is between the teardown candidates and the fixer-upper candidates...and it’s about cost and change

• Tearing down your current house comes with risks that many candidates don’t want to take on

• Although big changes to the health care system often garner strong support in surveys, Americans frequently also tell pollsters that they like their current insurance arrangements and would dislike giving them up.

• The authors of some fixer-upper plans assume that only some people are looking for a change, while other candidates assume that, over time, nearly everyone will want to opt into a form of government-run insurance
Health Insurance Reforms

- At least 8 major pieces of health insurance legislation are in circulation
- In outline form here’s how they differ

Expand Access to Current Programs

- Public Option or Medicare Buy-In

Would allow qualifying individuals ages 50-64 to buy into Medicare but otherwise leave the health system intact

Add Programs on Top of Current Programs

- Enhancements to ACA

New public options would add more affordable or subsidized options to the ACA marketplace

Completely Overall Current Programs

- Single-payer plans which would eliminate or greatly curtail private insurance and guarantee the same coverage to all Americans

Medicare for All
More Democrats Prefer To Build On Existing ACA Rather than Implement Medicare-for-all To Expand Health Care Coverage

7/2019- Which of the following approaches to expanding health care coverage to more Americans would you prefer?

- Building on the existing ACA: 55%
- Replacing the ACA with a national Medicare-for-all plan: 39%
- Other/DK/Ref.: 6%
The Election, the Politics, The Public

• The Public’s View as to “What’s Broken”
• The Terminology
• The Politics and Parties
  ✓ Democrat
  ✓ Republican
• The Politicians
  ✓ Plans
  ✓ Costs
✓ The Public’s View of New Options
Election 2020 – the Politics of Healthcare

There’s no question that healthcare is one of the Republicans’ weaker issues. Do they have any kind of winning message? You decide.

The Platform on which President Trump will run in 2020

• “Restoring Patient Control and Preserving Quality in Healthcare,”
  ✓ Denounces the Affordable Care Act (ACA) followed by a promise to repeal & replace
    ▪ Pass a law based on genuine competition, patient choice, excellent care, wellness, and timely access to treatment”
  ✓ Return to the States the power to:
    ▪ Regulate local insurance markets
    ▪ Limit federal requirements on private insurers and Medicaid
    ▪ Ask states to reconsider self-imposed medical mandates such as Medicaid.
Election 2020 – the Politics of Healthcare

Do the Republican have any kind of message on the issue of health care? You decide

The Platform on which President Trump will run in 2020

• “Restoring Patient Control and Preserving Quality in Healthcare,” Cont.
  ✓ Provide block grants for Medicaid
    ▪ “...to assist all patients, including those with pre-existing conditions, to obtain coverage.”
  ✓ “Individuals with preexisting conditions who maintain continuous coverage should be protected from discrimination”
  ✓ Make homecare a priority in public policy and to “implement programs to protect against elder abuse.”

• “Protecting Individual Conscience in Healthcare,”
  ✓ Argues for the legitimacy of objections made by health care workers based on religious grounds
  ✓ A permanent ban on federal funds that could potentially be used for abortion.

• “Better Care and Lower Costs: Tort Reform”
  ✓ Supports federal legislation to cap non-economic damages in medical malpractice lawsuits
A Slew of Presidential Executive Orders — 7/24/20

• While cost control was not emphasized in the Republican Health Care Plank, on 7/24/20 the President issues 4 executive orders in an effort to restrain the rising costs of prescription drugs

  ✓ Tie the price that Medicare pays for some drugs to the lower prices paid by a foreign countries
  ✓ Allow certain drugs to be imported from Canada
  ✓ Require the provision of discounted insulin and EpiPens to federally qualified community health centers and clinics that treat low-income patients
  ✓ Asks the Department of Health and Human services to finish the rules removing the legal protections for rebates paid by drug makers to intermediaries (pharmacy benefit managers) and requiring those discounts to be passed along to Medicare consumers
Medicare for All v Public Option

Medicare for All (MCA)
- Medicare for All (2.0) / Single Payer
- An entitlement - All Americans would be provided with comprehensive health care coverage
- Opportunity for significant cost reductions and efficiencies
  ✓ Lower administrative and transactional cost
  ✓ Opportunity to significantly lower drug costs via direct price negotiation
- Lower consumer / public support

Medicare Public Option
- Medicare for Some
- An additional health insurance option
- Potential transitional model to MCfA
- Less opportunity (significantly) to lower overall health care costs than MCfA
- Much less of a change
- Significantly more public support at this time
The Election, the Politics, The Public

• The Public’s View as to “What’s Broken”
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  ✓ Republican
• The Politicians
  ✓ Plans
  ✓ Costs
✓ The Public’s View of New Options
Politicians and Their Plans

Maintain the essential components of the ACA - Biden

The Affordable Care Act Plus

• Insurance remains private
• Address issues which represented fundamental weakness of the ACA
• Provide $$ to States to pay claims over a certain amount
  ✓ A form of re-insurance
• Medicaid expansion in all 50 States
• ‘Medicare for Some’ Opt-in plans offered

Medicare for All – Sanders / Warren

Government Sponsored / Single Payer

• Significant tax increases but no additional payments at work, privately or elsewhere
  ✓ Premiums, deductible and co-pays
• No private insurance
• Significant reductions in admin expense
• Drug price negotiated by the government
• THE BEST OPPORTUNITY FOR COST
The Election, the Politics, The Public

• The Public’s View as to “What’s Broken”
• The Terminology
• The Politics and Parties
  ✓ Democrat
  ✓ Republican
• The Politicians
  ✓ Plans
  ✓ Costs
✓ The Public’s View of New Options
The Biden Plan and Costs

• Would focus on making improvements to the 2010 ACA:
  ✓ The plan’s centerpiece would be the availability of a Public Option, a government plan available to employees included respectively in employer-based plans or the ACA Marketplaces. They could “opt in”
  ✓ Individuals may remain on their employer-based health plans
    ▪ Deductibles capped at $1,000 for those receiving ACA exchange marketplace subsidies
    ▪ Premiums capped at 8.5% of income (now 10%)

• Expand ACA eligibility

• Cost: Estimated at $750 Billion over 10 years, financed by
  ✓ Rolling back the 2017 1.5 trillion-dollar tax cut
  ✓ Doubling the tax on capital gains for those earning > $1,000,000
Cost impact of Medicare for All

• Increases? – new beneficiaries
  ✓ Growing numbers of older Americans
  ✓ The uninsured (now 12%)

• Reductions?
  ✓ Lower administrative expense by efficiency, opportunities of scale & standardization
    • 17-19% for private insurers ⇒ 2-5%, Medicaid and Medicare billing costs
  ✓ Lower provider costs?
    • Maybe, a big if. Currently Medicare provider costs are 10-15% below many private insurers.
  ✓ Lower drug prices
    • Direct negotiation with pharmaceutical suppliers (producers and “intermediaries), regulation
The Election, the Politics, The Public

• The Public’s View as to “What’s Broken”
• The Terminology
• The Politics and Parties
  ✓ Democrat
  ✓ Republican
• The Politicians
  ✓ Plans
  ✓ Costs
✓ The Public’s View of New Options
### How you label the plans impacts Public Opinion

**Do you have a positive or negative reaction? Reaction to each of the following terms?**

<table>
<thead>
<tr>
<th>Term</th>
<th>Positive</th>
<th>Negative</th>
<th>No opinion</th>
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</thead>
<tbody>
<tr>
<td>Universal health coverage</td>
<td>63%</td>
<td>31%</td>
<td>6%</td>
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<tr>
<td>Medicare-for-all</td>
<td>63%</td>
<td>34%</td>
<td>3%</td>
</tr>
<tr>
<td>National health plan</td>
<td>59%</td>
<td>36%</td>
<td>5%</td>
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<tr>
<td>Single-payer health insurance system</td>
<td>49%</td>
<td>32%</td>
<td>19%</td>
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<tr>
<td>Socialized medicine</td>
<td>46%</td>
<td>44%</td>
<td>11%</td>
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<tr>
<td></td>
<td>Oppose</td>
<td>Favor</td>
<td></td>
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<tr>
<td>------------------------------</td>
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<td></td>
</tr>
<tr>
<td>Opposing Medicare Buy-In</td>
<td>26%</td>
<td>75%</td>
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<tr>
<td>Supporting Medicare Buy-In</td>
<td>85%</td>
<td>15%</td>
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<tr>
<td>Opposing Medicaid Buy-In</td>
<td>26%</td>
<td>75%</td>
<td></td>
</tr>
<tr>
<td>Supporting Medicaid Buy-In</td>
<td>85%</td>
<td>15%</td>
<td></td>
</tr>
</tbody>
</table>

**Democrats**
- Opposing Medicare Buy-In: 12%
- Supporting Medicare Buy-In: 85%
- Opposing Medicaid Buy-In: 20%
- Supporting Medicaid Buy-In: 75%

**Independents**
- Opposing Medicare Buy-In: 19%
- Supporting Medicare Buy-In: 75%
- Opposing Medicaid Buy-In: 26%
- Supporting Medicaid Buy-In: 64%

**Republicans**
- Opposing Medicare Buy-In: 26%
- Supporting Medicare Buy-In: 64%
- Opposing Medicaid Buy-In: 26%
- Supporting Medicaid Buy-In: 64%
American’s Preference?
It’s a 3-Way Tie

• NYTs / Commonwealth Fund / Harvard School of Public Health Poll – 10/2019

• 2,005 adults given one of 3 choices for what they prefer re: health insurance reform
  ✓ Full fledged Medicare for All
  ✓ Incremental Change – build on the ACA
  ✓ Reduced Federal Involvement in the Health system
    ▪ More money and autonomy to the States

• Results?
  ✓ Roughly 1/3 for each choice