

Hillary Clinton's Plan

Providing Affordable and Accessible Health Care

Hillary Clinton unveiled the third part of her plan to ensure that all Americans have affordable, quality health insurance. Building on her proposals to rein in costs and to insist on value and quality, her American Health Choices Plan will secure, simplify and ensure choice in health coverage for all Americans. This Plan covers every American - finally addressing the needs of the 47 million uninsured and the tens of millions of workers with coverage who fear they could be one pink slip away from losing their health coverage - with no overall increase in health spending or taxes. For those with health insurance, the plan builds on the current system to give businesses and their employees greater choice of health plans - including keeping the one they have - while lowering cost and improving quality. Specifically, the American Health Choices Plan will:

1. OFFER NEW COVERAGE FOR THE INSURED AND UNINSURED

The American Health Choices Plan gives Americans the choice to preserve their existing coverage, while offering new choices to those with insurance, to the 47 million people in the United States without insurance, and the tens of millions more at risk of losing coverage.

- **The Same Choice of Health Plan Options that Members of Congress Receive:** Americans can keep their existing coverage or access the same menu of quality private insurance options that their Members of Congress receive through a new Health Choices Menu, established without any new bureaucracy as part of the Federal Employee Health Benefit Program (FEHBP). In addition to the broad array of private options that Americans can choose from, they will be offered the choice of a public plan option similar to Medicare.
- **A Guarantee of Quality Coverage:** The new array of choices offered in the Menu will provide benefits at least as good as the typical plan offered to Members of Congress, which includes mental health parity and usually dental coverage.

2. LOWER PREMIUMS AND INCREASE SECURITY

Americans who are satisfied with the coverage they have today can keep it, while benefiting from lower premiums and higher quality.

- **Reducing Costs:** By removing hidden taxes, stressing prevention and a focus on efficiency and modernization, the plan will improve quality and lower costs.

- **Strengthening Security:** The plan ensures that job loss or family illnesses will never lead to a loss of coverage or exorbitant costs.
- **End to Unfair Health Insurance Discrimination:** By creating a level-playing field of insurance rules across states and markets, the plan ensures that no American is denied coverage, refused renewal, unfairly priced out of the market, or forced to pay excessive insurance company premiums.

3. PROMOTE SHARED RESPONSIBILITY

Relying on consumers or the government alone to fix the system has unintended consequences, like scaled-back coverage or limited choices. This plan ensures that all who benefit from the system share in the responsibility to fix its shortcomings.

- **Insurance and Drug Companies:** insurance companies will end discrimination based on pre-existing conditions or expectations of illness and ensure high value for every premium dollar; while drug companies will offer fair prices and accurate information.
- **Individuals:** will be required to get and keep insurance in a system where insurance is affordable and accessible.
- **Providers:** will work collaboratively with patients and businesses to deliver high-quality, affordable care.
- **Employers:** will help financing the system; large employers will be expected to provide health insurance or contribute to the cost of coverage: small businesses will receive a tax credit to continue or begin to offer coverage.
- **Government:** will ensure that health insurance is always affordable and never a crushing burden on any family and will implement reforms to improve quality and lower cost.

4. ENSURE AFFORDABLE HEALTH COVERAGE FOR ALL

Senator Clinton's plan will:

- **Provide Tax Relief to Ensure Affordability:** Working families will receive a refundable tax credit to help them afford high-quality health coverage. _
- **Limit Premium Payments to a Percentage of Income:** The refundable tax credit will be designed to prevent premiums from exceeding a percentage of family income, while maintaining consumer price consciousness in choosing health plans. _
- **Create a New Small Business Tax Credit:** To make it easier-not harder-for

small businesses to create new jobs with health coverage, a new health care tax credit for small businesses will provide an incentive for job-based coverage. _

- **Strengthen Medicaid and CHIP:** The Plan will fix the holes in the safety net to ensure that the most vulnerable populations receive affordable, quality care. _
- **Launch a Retiree Health Legacy Initiative:** A new tax credit for qualifying private and public retiree health plans will offset a significant portion of catastrophic expenditures, so long as savings are dedicated to workers and competitiveness.

5. A FISCALLY RESPONSIBLE PLAN THAT HONORS OUR PRIORITIES

- **Most Savings Come Through Lowering Spending Due to Quality and Modernization:** Over half the savings come from the public savings generated from Senator Clinton's broader agenda to modernize the health systems and reduce wasteful health spending. _
- **A Net Tax Cut for American Taxpayers:** The plan offers tens of millions of Americans a new tax credit to make premiums affordable-which more than offsets the increased revenues from the Plan's provisions to limit the employer tax exclusion for health care and discontinue portions of the Bush tax cuts for those making over \$250,000. Thus, the plan provides a net tax cut for American taxpayers.
- **Making the Employer Tax Exclusion for Health Care Fairer:** The plan protects the current exclusion from taxes of employer-provided health premiums, but limits the exclusion for the high-end portion of very generous plans for those making over \$250,000.

<http://www.hillaryclinton.com/issues/healthcare/summary.aspx>