



# Briefing Note

## HEALTH CARE REFORM RETURNS TO THE NATIONAL AGENDA: THE 2004 PRESIDENTIAL CANDIDATES' PROPOSALS

Sara R. Collins, Ph.D.  
Karen Davis, Ph.D.  
Jeanne M. Lambrew, Ph.D.

Pub. #671  
September 2003

For more information about this study, please contact:

**Mary Mahon**  
Public Information Officer  
The Commonwealth Fund  
TEL 212-606-3853  
FAX 212-606-3500  
E-MAIL mm@cmwf.org

or

**Sara R. Collins, Ph.D.**  
Senior Program Officer for  
Health Policy, Research,  
and Evaluation  
The Commonwealth Fund  
TEL 212-606-3838  
FAX 212-606-3508  
E-MAIL src@cmwf.org

### EDITOR'S NOTE:

The Commonwealth Fund will be providing updated analyses as new plans emerge and as more details become available.

To order this Briefing Note or the full report, please visit our website at [www.cmwf.org](http://www.cmwf.org) or call 1-888-777-2744.

To read or learn more about new publications as soon as they become available, visit [www.cmwf.org](http://www.cmwf.org) and register to receive Commonwealth Fund e-mail alerts.

THE COMMONWEALTH FUND  
ONE EAST 75TH STREET  
NEW YORK, NY 10021-2692  
TEL 212.606.3800  
FAX 212.606.3500  
E-MAIL cmwf@cmwf.org

Health care is emerging as a hot-button issue in the 2004 presidential election, thanks to rising costs, an unstable economy, and the growing ranks of the uninsured. So far, seven candidates, including President Bush, have outlined proposals to extend health insurance to millions of Americans. A new analysis from The Commonwealth Fund, *Health Care Reform Returns to the National Agenda: The 2004 Presidential Candidates' Proposals*, explains the candidates' strategies and compares the numbers of uninsured each plan would cover as well as the estimated costs.

Most of the plans would build on the existing system of employer-sponsored and group health insurance, but there are important differences, say authors Sara Collins and Karen Davis of The Commonwealth Fund and Jeanne Lambrew of George Washington University. The six Democratic candidates who have released health coverage proposals include: Gov. Howard Dean, Sen. John Edwards, Rep. Richard Gephardt, Sen. John Kerry, Rep. Dennis Kucinich, and Sen. Joseph Lieberman. Sen. Bob Graham is reportedly developing a proposal. President George Bush outlined a proposal for increasing insurance coverage in his 2004 budget, though it is not yet part of his reelection platform.

### Comparing the Candidates' Plans

The report considers basic questions about each plan, including what number of uninsured it would cover, whether it attempts to improve the quality and efficiency of the health care system, how easy it would be to administer, and how much it would cost. The Democratic candidates' plans for the most part are built on group health insurance options. With the exception of the Kucinich plan, which would expand Medicare to all Americans, the proposals leave the employer-sponsored health insurance system intact but vary in the degree to which they would strengthen it (see chart). All the Democratic plans

would expand public programs for people with low incomes. President Bush has indicated he would provide tax credits for people without access to employer-based or public insurance to use toward the purchase of health insurance in the individual market. While some plans are designed to create universal coverage (Kucinich) or to be exclusively incremental (Bush), others have the flexibility to achieve near-universal coverage in an incremental way (Dean, Kerry, and Lieberman). Estimates of costs over 10 years range from \$89 billion for the Bush plan (to cover 4 million currently uninsured Americans) to \$6 trillion for the Kucinich plan (to cover all 41 million uninsured).

### A National Priority, Once Again

Health care was a major issue in the 1992 national election as well, similarly because of rising costs and increasing numbers of uninsured. Since that time, however, unstable and inadequate insurance coverage has become a serious problem not just for Americans with lower income, but for many in the middle class as well, including workers employed by large firms and those approaching retirement. Meanwhile, managed care—once believed central to curtailing health care costs—has been unable to fulfill its promise of a decade ago. No matter who prevails in the 2004 election, the authors say, the debate over the next year could help the public and policy community reach consensus on how to solve one of the country's most vexing and intransigent problems.

### Comparison of Major Health Care Reform Proposals

|  | Bush* | Dean | Edwards | Gephardt | Kerry | Kucinich | Lieberman |
|--|-------|------|---------|----------|-------|----------|-----------|
| <b>Aims to Cover All Americans</b>                   |       | X    |         | X        | X     | X        | X         |
| <b>Tax Credits for Premiums</b>                      | X     | X    | X       | X        | X     |          | X         |
| <b>Automatic Enrollment/ Individual Mandate</b>      |       | X    | X       |          |       | X        |           |
| <b>Employer Mandates, Incentives or Penalties</b>    |       | X    | X       | X        |       |          | X         |
| <b>New Group Option for Small Firms, Individuals</b> |       | X    | X       |          | X     |          | X         |
| <b>Low-Income Public Expansion</b>                   |       | X    | X       | X        | X     | X        | X         |
| <b>Medicare Buy-In for Older Adults</b>              |       |      | X       | X        |       |          |           |

\* The Bush proposal is the FY 2004 Budget Proposal, not part of the campaign platform. Other policies may be forthcoming.  
Source: The Commonwealth Fund

As of September 8, 2003