

## Democrats “Steal” Key Healthcare Reform Ideas from Republicans

Now that the Patient Protection and Affordable Care Act is law, one might expect people to learn what is in the law and settle down a bit. However, Republicans continue to rail against it as bad law and even unconstitutional.

Republicans might well review a bit of their own history. In 1993, President Clinton attempted healthcare reform and like today, Republicans railed against that plan. However, **23 Republicans co-sponsored a counter proposal, the “Chafee bill”. That bill even received the endorsement of the AMA and the U.S. Chamber of Commerce.** The table below highlights 19 key areas and compares the new law with the 1993 Republican proposal. **Note that nearly all the key elements that include the most contentious items were initially proposed by Republicans.**

In three areas, the current law includes items not in the Republican proposal: Medicaid expansion, prohibiting insurers from setting lifetime spending caps, and extending coverage to dependents. In two areas, the Republican proposal includes items not in the law: Medical malpractice reform, and equalizing tax treatment for insurance of self-employed. With the possible exception of Malpractice reform, none of these were major areas of contention.

Despite how this law came about, **the most visible provisions of the new health care law are truly bipartisan.**

Major Provisions	Senate Bill Actual 2009	Sen. Chafee Bill (Republican) 1993
<b>Require Individuals To Purchase Health Insurance (Includes Religious and/or Hardship Exemption)</b>	<b>Yes</b>	<b>Yes</b>
Requires Employers To Offer Health Insurance To Employees	Yes (above 50 employees, must help pay for insurance costs to workers receiving tax credits for insurance)	Yes (but no requirement to contribute to premium cost)
Standard Benefits Package	Yes	Yes
Bans Denying Medical Coverage For Preexisting Conditions	Yes	Yes
Establish State-based Exchanges/Purchasing Groups	Yes	Yes
Offers Subsidies For Low-Income People To Buy Insurance	Yes	Yes
Long Term Care Insurance	Yes (sets up a voluntary insurance plan)	Yes (sets standards for insurance)
Makes Efforts To Create More Efficient Health Care System	Yes	Yes
<b>Medicaid Expansion</b>	<b>Yes</b>	<b>No</b>
Reduces Growth In Medicare Spending	Yes	Yes
<b>Medical Malpractice Reform</b>	<b>No</b>	<b>Yes</b>
Controls High Cost Health Plans	Yes (taxes on plans over \$8,500 for single coverage to \$23,000 for family plan)	Yes (caps tax exemption for employer sponsored plans)
Prohibits Insurance Company From Cancelling Coverage	Yes	Yes
<b>Prohibits Insurers From Setting Lifetime Spending Caps</b>	<b>Yes</b>	<b>No</b>
<b>Equalize Tax Treatment For Insurance Of Self-Employed</b>	<b>No</b>	<b>Yes</b>
<b>Extends Coverage To Dependents</b>	<b>Yes (up to age 26)</b>	<b>No</b>
Cost	\$871 billion over 10 years	No CBO estimate
Impact On Deficit	Reduces by \$132 billion over 10 years	No CBO estimate
Percentage Of Americans Covered	94% by 2019	92-94% by 2005