

US election: what are the candidate's health-care pledges?

Democrats vying for their party's presidential nomination have more detailed health-care plans than their Republican counterparts. Susan Jaffe, *The Lancet's* Washington correspondent, reports.

Billionaire real estate developer Donald Trump's unorthodox campaign to become the Republican presidential nominee has dominated the 2016 political race, nearly overshadowing some unconventional contenders on the Democratic side. The result is a political season that has defied the odds makers.

Former US Secretary of State and Senator from New York, Democrat Hillary Clinton may be well on her way to becoming the first woman in US history to win her party's nomination for president. Vermont Senator Bernie Sanders, a self-proclaimed socialist, is trailing Clinton in the number of delegates needed to win the nomination. Yet his popular call for "a political revolution" continues to slowly raise his delegate count.

Uninsured "by choice"

Although the candidates might be a little unusual, some of their proposals for improving health care and helping Americans pay for it may sound familiar. "My plan is very simple", Trump said at a debate in February. "We are going to have health care, but I will not allow people to die on the sidewalks and the streets of our country if I'm president." The former Democrat is seeking elective office for the first time and often touts his expertise as a successful businessman. "We are going to take those people and those people are going to be serviced by doctors and hospitals", he continued. "We're going to make great deals on it, but we're not going to let them die in the streets."

Pressed for more details during the debate, he posted a seven-point, three-page proposal on his campaign website a week later. Topping the list is a key Republican priority, to repeal the Affordable Care Act (ACA), shutting down its online health

insurance exchanges, and scrapping the requirement that all Americans purchase health insurance. Since the law passed 6 years ago, Republicans in Congress have voted to repeal it more than 60 times.

Eliminating that mandate will increase the number of uninsured people, said Sam Clovis, chief policy adviser for the Trump campaign, a professor of economics at an Iowa college, and former conservative radio

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talk show host who ran in the Iowa Republican primary for US Senate in 2010. While Clovis disputed estimates of how many people would lose health coverage under Trump's proposal, he said they will be uninsured "by choice, not because of some government programme".

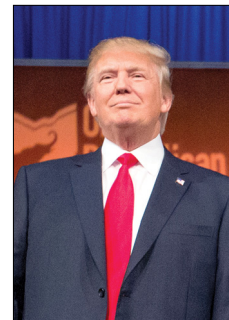
Although Republicans have been unable to repeal the ACA while its chief architect, President Barack Obama, is in the White House, abolishing the law won't be easy, even under a Republican administration. "It would require a lot of political capital and probably occupy the first couple of years of a new administration between getting it passed, getting consensus around a replacement, and all the regulatory unwinding that would be required", said Larry Levitt, senior vice president of the Kaiser Family Foundation, a health research organisation. "The ACA is now the status quo, with 20 million more

people covered and huge changes in insurance markets."

At least one provision of the health law Trump would retain is the protection for people with pre-existing health conditions so that insurance companies cannot turn them away because they have been sick. But without mandating that healthy people also buy insurance to offset the cost of insuring those with high health-care needs, insurers and independent analysts have warned that coverage would not be sustainable. "It's certainly not possible to simply guarantee people with pre-existing conditions access to insurance without some mechanism to prevent premiums from skyrocketing as a result", said Levitt. "In the ACA, that is accomplished through premium subsidies for low and middle income people and the individual mandate", requiring all Americans to have health insurance or pay a penalty.

Clovis disagreed, citing the example of Medicare, the federal programme that covers older Americans regardless of pre-existing conditions. However, the ACA's protection against discrimination due to pre-existing health conditions applies to policies sold by private health insurance companies.

Among Trump's proposals to reduce health-care costs is a measure that would require the federal government to negotiate prices for drugs for Medicare beneficiaries, as it does for veterans who get their drugs through the Veterans Administration health-care programme. To help all patients to manage the rising cost of drugs, Trump would allow Americans to import pharmaceuticals from other countries where the prices are cheaper. Republican congressional leaders have opposed drug importation, Medicare price negotiations, and keeping some provisions of the ACA. Clovis does not



Donald Trump

Associated Press



Ted Cruz

Carolyn Cole



Bernie Sanders

The Washington Post



Hillary Clinton

The Washington Post

worry about challenging his party. “I don’t give a crap about the Republican Party”, he said. “We care about what is important for the American people.”

Trump’s nearest competitor on the Republican side, Texas Senator Ted Cruz, has not made health care a key issue in his campaign, said Levitt, and, as *The Lancet* went to press, had not yet released a health-care position paper. Cruz has said he would also ask Congress to repeal the ACA, and like Trump, supports allowing Americans to buy health insurance across state lines. Under current rules, commercial health insurance must meet specific state regulations and can be sold only to residents of that state.

The right to health care

On the Democratic side, Sanders, would phase out the ACA, eliminate the insurance companies and other private sector middle men in the health-care system, and replace it with a single-payer national system. Marshalling the bargaining power of the government, Sanders says his plan would provide better coverage at less cost—and “no more fighting with insurance companies”—funded by taxes instead of premiums, co-payments, and deductibles. “Every major country on earth, whether it’s the UK, whether it’s France, whether it’s Canada, has managed to provide health care to all people as a right and they are spending significantly less per capita on health

care than we are”, said Sanders when he debated with Clinton in February. “The Affordable Care Act has clearly, as Secretary Clinton made the point, done a lot of good things, but, what it has not done is dealt with the fact we have 29 million people today who have zero health insurance, we have even more who are underinsured with large deductibles and co-payments, and prescription drug prices are off the wall.”

Only the Sanders plan “guarantees health care to all and does so in a way that controls costs and saves individuals and families money”, said Michael Lighty, policy director for National Nurses United, a union of 185 000 nurses that has endorsed the senator. “It’s a substantially improved Medicare for all, and Medicare is a single-payer system, so it is not such a radical idea.”

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However, Tom Miller, resident fellow at the American Enterprise Institute, a conservative think tank, disagrees. “When you are back on earth, things don’t work that way”, he said. Sanders has overstated the savings of a universal Medicare programme, which requires “a heavy dose of bureaucracy and centralised government in the hopes of freeing you from annoyance of private insurers”.

Clinton said she agreed with Sanders on the goal of universal health coverage, “the disagreement is where do we start from and where do we end up. The Republicans want to repeal the Affordable Care Act, I want to improve it...get the costs down, get prescription drug costs down. Senator Sanders wants us to start all over again.”

Pursuing Sanders’ plan would “have us plunge back into a contentious

national debate that has very little chance of succeeding”, Clinton said in a February debate.

Clinton, Sanders, and Trump agree on allowing Americans to buy lower-priced drugs from other countries and enabling Medicare to reduce costs by negotiating drug prices with pharmaceutical companies. But Clinton envisions “a new generation of health-care reform”, said Neera Tanden, president of the Center for American Progress, a liberal think tank, who served as policy director for Clinton’s 2008 presidential campaign before joining the Obama administration as a senior adviser for health reform at the Department of Health and Human Services. Although the ACA slowed down medical inflation and the growth in national health-care spending, Tanden said employers and providers have benefited from those savings while individuals’ medical costs are still “out of whack”.

“Hillary has a multipronged approach to addressing the challenge of high health-care costs for consumers”, said Tanden. For example, additional tax credits would reduce some medical expenses, and monthly out-of-pocket prescription drug costs would be capped at \$250. Other proposals include reducing drug costs by ending tax breaks for marketing expenses and requiring drug makers to invest in research and development.

As the candidates compete for votes in the primary elections, recent polls show voters’ attention to health issues varies widely by political party. Democrats said health care is their top concern, whereas independent and Republican voters said their most important issues are the economy and terrorism, respectively, according to the Kaiser Family Foundation’s March Health Tracking Poll. But by the time the Republican and Democratic nominees face off in November, voters’ priorities could easily change.

Susan Jaffe



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