

## Clinton versus Trump on health care

The presidential candidates have different ideas about improving US health care. Susan Jaffe, *The Lancet's* Washington correspondent, highlights key elements of their plans.

As the 2016 presidential campaign enters the home stretch, health-care reform has been mostly overshadowed by a host of other issues that have captivated voters, including immigration, tax reform, jobs, trade, Hillary Clinton's email server, and Donald Trump's comments about women. Yet the future of the Affordable Care Act, President Barack Obama's signature health law, depends largely on the next occupant of the White House. Trump, the Republican candidate for president, wants to repeal and replace the law. Clinton, his Democratic opponent, wants to improve and expand it.

Enrolment for 2017 coverage began on Nov 1. Last week, the Obama Administration confirmed that premiums for mid-level policies sold on the federally run health insurance marketplace in 38 states would increase by an average of 25%, fuelling a barrage of Republican criticism. But a Kaiser Family Foundation study of the 2017 premium prices in both state-run and federal health insurance marketplaces found that a 40-year-old non-smoking beneficiary with a US\$30 000 annual income can qualify for financial subsidies that will increase next year at a higher rate than premiums in many states, and that assistance would erase those premium increases in many cases.

"Except for pre-existing conditions, I would absolutely get rid of Obamacare", said Trump, at a debate in February. "We're going to have something much better." One of the most popular features of the health law prohibits insurance companies from denying coverage to people with a history of health problems or charging them higher rates. But insurers have feared that without a requirement for Americans to have insurance, there won't be enough healthy people to help

offset the cost of insuring sick people. When the debate moderator explained the insurers' concerns, Trump replied, "I think they're wrong, 100%".

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A week later, his campaign released a seven-point health-care plan and the top priority is to "completely repeal Obamacare". There's no mention of Trump's intention to keep the ban on discrimination against people with pre-existing health conditions or his support for allowing Medicare, which provides health insurance to 55.5 million US citizens who are older or who have disabilities, to negotiate lower prices with drug companies.

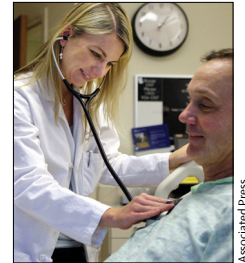
The Trump plan would also help reduce health-care costs by allowing importation of cheaper prescription drugs from other countries, permitting all workers to deduct insurance premiums from their tax returns (as self-employed workers can now), and letting consumers set aside money for health expenses in tax-free health savings accounts (HSAs). However, HSAs already exist, created under a 2003 federal law. Another Trump proposal and long-standing Republican plan would let consumers buy insurance from other states. "States that offered stripped down plans at lower cost could do so on a national level that might turn out to be the most attractive strategy for consumers", said Paul Howard, the Manhattan Institute's director of health policy, who advised former Governor Mitt Romney, the 2012 Republican presidential candidate. Critics have said it would attract insurers to states with the least restrictions and consumer protections.

In a debate last month, Clinton agreed that reducing costs has to be "the highest priority" of the next president. "But here's what I don't want people to forget", she said. "When the Affordable Care Act passed, it wasn't just that 20 million got insurance who didn't have it before", she said. "I meet these people all the time, and they tell me what a difference having that insurance meant to them and their families."

Clinton pointed to the pre-existing condition ban, no lifetime limits on coverage—"which is a big deal if you have a serious illness"—and the prohibition against insurers charging women more than men. "So I very much want to save what works and is good about the Affordable Care Act... and fix what's broken."

Clinton's nine-point strategy to control drug prices includes a \$250 limit on out-of-pocket drug spending, and drug importation. Other reforms include tax credits of up to \$5000 per family for high out-of-pocket medical expenses, strengthening the government's power to reduce premium hikes, and encouraging health-care delivery innovations. She would also expand coverage to uninsured or underinsured Americans by continuing incentives for more states to expand Medicaid, allowing people to "buy in" to Medicare starting at age 55 years instead of waiting until they are fully eligible at 65 years, and pursuing the creation of a public option—a government-run insurance plan similar to Medicare that could be a cheaper alternative to commercial plans. As financially squeezed private insurers raise premiums or leave the marketplaces, the public option plan is gaining support among some Democrats.

Susan Jaffe



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For the **government's report on 2017 premium increases** see <https://aspe.hhs.gov/sites/default/files/pdf/212721/2017MarketplaceLandscapeBrief.pdf>

For the **Kaiser Family Foundation study on 2017 premium increases mitigated by financial aid** see <http://kff.org/health-reform/issue-brief/2017-premium-changes-and-insurer-participation-in-the-affordable-care-acts-health-insurance-marketplaces/>

For more on **Trump's health-reform plan** see <https://www.donaldjtrump.com/positions/healthcare-reform>

For more on **Clinton's drug cost proposals** see <https://www.hillaryclinton.com/briefing/factsheets/2015/09/21/hillary-clinton-plan-for-lowering-prescription-drug-costs/>

For more on **Clinton's proposals to expand health insurance** see <https://www.hillaryclinton.com/briefing/factsheets/2016/07/09/hillary-clinton-commitment-universal-quality-affordable-health-care-for-everyone-in-america/>

For a **study by the Commonwealth Fund-RAND Corporation of the costs of the candidates' health-care proposals** see <http://www.commonwealthfund.org/publications/blog/2016/trump-clinton-presidential-health-care-proposals>