



# HEALTHCARE REFORM OPTIONS

**BEST OPTION**

TYPE OF REFORM	GOVERNMENT-RUN	SINGLE-PAYER INSURANCE	INSURANCE VOUCHERS	INSURANCE MANDATE	INSURANCE INCENTIVES	INCREMENTAL REFORM (STATUS QUO)
PRACTICAL EXAMPLE	GREAT BRITAIN	CANADA		MASSACHUSETTS		UNITED STATES
NOTABLE ADVOCATE	MICHAEL MOORE	MICHAEL MOORE		CLINTON CAMPAIGN	OBAMA CAMPAIGN	REPUBLICAN CANDIDATES
NOTABLY RELATED BOOK			DR. EZEKIEL EMANUEL <i>HEALTHCARE, GUARANTEED</i>			
EXTENT OF COVERAGE KATHY ERICKSON FACTOR *	UNIVERSAL YES	UNIVERSAL YES	UNIVERSAL YES	PERHAPS 96% (UNDER 65) POSSIBLY BUT NOT PROBABLY	PERHAPS 92% (UNDER 65) PROBABLY NOT	82% (UNDER 65) DID NOT
NATURE OF COVERAGE	(NO INSURANCE) PUBLIC HEALTH SERVICE ONLY PUBLIC DEFINED BENEFIT	PUBLIC INSURANCE ONLY PUBLIC & PRIVATE SERVICE PUBLIC DEFINED BENEFIT	PRIVATE INSURANCE ONLY PRIVATE SERVICE (MOSTLY) ** PUBLIC DEFINED BENEFIT ***	PUBLIC & PRIVATE INSURANCE PUBLIC & PRIVATE SERVICE PUBLIC & PRIVATE DEFINITION	PUBLIC & PRIVATE INSURANCE PUBLIC & PRIVATE SERVICE PUBLIC & PRIVATE DEFINITION	PUBLIC & PRIVATE INSURANCE PUBLIC & PRIVATE SERVICE PUBLIC & PRIVATE DEFINITION
INDEPENDENCE OF SYSTEM	NOT TIED TO EMPLOYMENT	NOT TIED TO EMPLOYMENT	NOT TIED TO EMPLOYMENT	TIED TO EMPLOYMENT	TIED TO EMPLOYMENT	TIED TO EMPLOYMENT
BIGGEST INCENTIVE OF SYSTEM	PATIENT SERVICE	PATIENT SERVICE	PATIENTS & SHAREHOLDERS	PATIENTS & SHAREHOLDERS	PATIENTS & SHAREHOLDERS	SHAREHOLDER SERVICE
VIBRANCE OF MED. RESEARCH	STAGNANT	STAGNANT	MORE VIBRANT ****	VIBRANT	VIBRANT	VIBRANT
SHARE OF ECONOMY	8.3% OF ECONOMY (BRITAIN)	10% OF ECONOMY (CANADA)	MORE EFFICIENT	MORE EFFICIENT	MORE EFFICIENT	15.3% OF ECONOMY (U.S.)
SOURCE OF FUNDING	PAYROLL TAXES	PAYROLL TAXES, PREMIUMS	VALUE-ADDED TAX *****	WORKERS, EMPLOYERS, GOVT	WORKERS, EMPLOYERS, GOVT	WORKERS, EMPLOYERS, GOVT
LIKELY SUPPORTERS	PUBLIC (LONG TERM) MOST DEMOCRATS	PUBLIC (LONG TERM) MOST DEMOCRATS	PUBLIC MOST DEMOCRATS ***** MOST REPUBLICANS ***** INSURANCE COMPANIES	PUBLIC (SHORT TERM) MOST DEMOCRATS SOME REPUBLICANS	PUBLIC (SHORT TERM) MOST DEMOCRATS SOME REPUBLICANS	SOME REPUBLICANS
LIKELY OPPONENTS	PUBLIC (SHORT TERM) REPUBLICANS SOME DEMOCRATS INSURANCE COMPANIES	PUBLIC (SHORT TERM) REPUBLICANS SOME DEMOCRATS INSURANCE COMPANIES	NONE	PUBLIC (LONG TERM) *****	PUBLIC (LONG TERM) *****	PUBLIC

**NOTES**

- \* THE KATHY ERICKSON FACTOR POSES THE QUESTION "WOULD KATHY ERICKSON (THE AUTHOR'S MOTHER) HAVE BEEN TREATED FOR HER CANCER UNDER SUCH A SYSTEM?". SHE DIED PREMATURELY IN 2003 AT THE AGE OF 56, BECAUSE THE AMERICAN HEALTHCARE SYSTEM IS BRUTAL TO THE UNINSURED. SHE RECEIVED NO TREATMENT, EVEN THOUGH THE SYSTEM WAS WELL ACQUAINTED WITH HER PLIGHT, AND HAD MANY OPPORTUNITIES TO HELP. IT IS TOO LONG AN EXPLANATION FOR THIS CHART, BUT INSURANCE INCENTIVES (AND PROBABLY AN INSURANCE MANDATE) WOULD NOT HAVE HELPED IN HER CASE. THE AUTHOR IS AVAILABLE FOR EXPLANATION.
- \*\* STATES AND LOCALITIES MAY CHOOSE TO PROVIDE PUBLIC HEALTH SERVICE (e.g. CLINICS); BUT ONCE FULLY IMPLEMENTED, THE FEDERAL GOVERNMENT WOULD NO LONGER BE A DIRECT PROVIDER OF CIVILIAN HEALTHCARE.
- \*\*\* PRIVATE INSURANCE OFFERINGS MAY EXCEED THE PUBLIC DEFINED BENEFIT, BUT THE DEFINED MINIMUM WOULD BE UNIVERSAL FOR ALL NON-SUPPLEMENTARY OFFERINGS.
- \*\*\*\* MEDICAL RESEARCH WOULD BE MORE VIBRANT UNDER THIS PLAN BECAUSE OF THE DATA GATHERING AND QUALITY CONTROL OF DR. EMANUEL'S PROPOSED *INSTITUTE FOR TECHNOLOGY AND OUTCOMES ASSESSMENT* .
- \*\*\*\*\* MOST DEMOCRATS WOULD SUPPORT HEALTHCARE VOUCHERS BECAUSE THE COVERAGE IS TRULY UNIVERSAL, THE BENEFIT IS PUBLICALLY DEFINED, AND INSURANCE WOULD NO LONGER BE TIED TO EMPLOYMENT. MOST REPUBLICANS WOULD SUPPORT HEALTHCARE VOUCHERS BECAUSE THE FEDERAL GOVERNMENT WOULD NO LONGER BE IN THE INSURANCE BUSINESS, INCLUDING THE ELIMINATION OF MEDICARE AND MEDICAID.
- \*\*\*\*\* THE LONG TERM PUBLIC APPEAL OF INSURANCE INCENTIVES AND MANDATES WAINS BECAUSE OF THE LACK OF TRUE UNIVERSALITY OF COVERAGE, AND BECAUSE MANY SYSTEMIC PROBLEMS ARE LEFT UNSOLVED.
- \*\*\*\*\* DEDICATED VALUE-ADDED TAX (VAT) ON ALL NON-FOOD PURCHASES. SUCH A TAX IS MORE PROGRESSIVE THAN PAYROLL TAXES (e.g. MEDICARE TAX); CREATES SENSE OF UNIVERSAL BUY-IN; AND IS LESS LIKELY TO BE RAIDED.