

*From the Greeley – Weld County Feb-08 VOTER:*

**Taking the *Pulse* of Health Care**  
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As we wait for the 208 Commission's recommendations to be formally presented to the legislature at the end of the month, let's turn to the national scene where health care reform could be a defining issue in this year's election. A new study by the Commonwealth Fund considers public opinion as candidates lay out their ideas on health care reform.

81% of people polled continue to support employer sponsored insurance in some form – either through provision of coverage or contributions to the cost of coverage (D-88%, R-73%, I-79%). Likewise, a majority felt the costs of insurance should be shared by individuals and government as well as employers (66-70%) and 68% strongly favor or somewhat favor that individuals be required to have insurance (D-80%, R-52%, I-68%).

In a related Commonwealth Fund report, the plans of the leading presidential candidates were compared and analyzed. The major differences between the parties include the following:

- Democratic candidates support universal coverage as a goal, Republican candidates do not.
- While both parties are generally focused on the private market, Republican plans rely almost exclusively on individual insurance markets without consumer protections, while Democratic plans tend to broadly pool risk as a matter of cost savings and protection for consumers in poor health who are likely to be denied coverage.
- Democratic candidates generally favor continuing or expanding employer coverage, while Republican candidates generally favor changes to the tax code that could potentially reduce the role of employers significantly.
- None of the Republican candidates would require individuals to have coverage, while Clinton and Edwards would require all individuals to have coverage and Obama would require children be covered.
- Sufficient sources of financing have not been clearly identified by any candidate.

The report analyzes the various proposals in 3 basic categories using a set of principles related to access, quality, efficiency, cost control, and financing:

- Tax incentives for individual market insurance. In general, these proposals are estimated to do very little to change the current system. In fact, they make it worse in areas like administrative simplification, pooling of risk, and affordability.

- Mixed private-public group insurance with shared responsibility for financing (build on the current system). It is estimated that these proposals will improve performance of the current system somewhat on all of the indicators used,
- Public insurance. This is the most radical and disruptive approach and is estimated to perform better or much better on all indicators except the ability of individuals to maintain their current coverage.

It is interesting to note that this report's findings generally mirror those of the modeling of the 208 Commission's five plans here in Colorado. Colorado truly is a microcosm of the larger national debate. Since it is unlikely that any proposal based on the 208 Commission can be ready for this year's ballot, what happens in the general election could have a significant impact on the direction state level reform can take in 2009.

### References

Commonwealth Fund: "The Public's Views on Health Reform in the 2008 Presidential Election," Jan. 15, 2008. Catlin, A. *Health Affairs*, Jan. 8, 2008; vol 27: pp 14-29.

Commonwealth Fund: "A Roadmap to Health Insurance for All: Principles of Reform". October 18, 2007. Executive Summary available at: [http://www.commonwealthfund.org/publications/publications\\_show.htm?doc\\_id=553840](http://www.commonwealthfund.org/publications/publications_show.htm?doc_id=553840)