

Press Release

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AHPI Considers How Presidential Candidates' Proposals Will Affect Employer-Sponsored Health Benefits

Paper shows how the 2016 candidates, vice-presidential candidates, and party platforms approach employer-sponsored health coverage, which is how most Americans receive health insurance

Washington, D.C. – Today, the American Health Policy Institute (AHPI) releases “Election 2016: Where the Candidates Stand on Employer-Sponsored Health Care, An American Health Policy Institute Analysis.” Most insured Americans receive coverage through an employer, so as the nation approaches the 2016 presidential election, it is instructive to examine the health care reform plans of both presidential candidates, their vice-presidential nominees, and the party platforms through the lens of how their proposals would affect the employer-sponsored health insurance system.

Tevi Troy, CEO of AHPI, says, “While the Affordable Care Act (ACA) has resulted in health care coverage for millions of Americans who were previously uninsured, the majority of Americans receive health coverage through employer-sponsored insurance, not through ACA exchanges or ACA-expanded Medicaid. In the years ahead, the impact of the candidates’ respective health care proposals on the status of ESI will be a critical determinant of the state of most Americans’ health coverage.”

Regardless of who wins the White House in November, changes to the ACA are coming. It is useful to look at the two candidates’ stances on health care policy to get a sense of where these changes might take place.

Hillary Clinton:

- Proposes keeping and “building on” the ACA to expand coverage and correct for its shortcomings
- Plans to remove from law the Cadillac Tax (ACA’s excise tax on high-cost health insurance)
- Supports transparency, a public option, and lowering prescription drug costs
- Hopes to implement a refundable tax credit for excessive out-of-pocket costs, to block “unreasonable” premium hikes, and to protect patients from “surprise medical bills

Donald Trump:

- Advocates for complete repeal of the ACA on “day one of the Trump Administration”

- Opposes the Cadillac Tax (as part of ACA repeal) and calls for individuals to receive the same uncapped deductions for health insurance as currently afforded to employers
- Endorses cost transparency and deregulation of prescription drug imports and competition
- Encourages the use of Health Savings Accounts and Health Reimbursement Accounts that accumulate tax-free funds to be used on health care spending

There are many differences between the two parties when it comes to health care reform, and too little specificity from them about the issue of employer-sponsored health care. Still, there are areas of agreement as well, which will be instructive to look at to see where health policy is most likely to go. In the end, a look at the candidates' proposals reveals that there is an underlying belief that unites the two parties, as well as most Americans: the health care system is not yet as it needs to be and must be changed.

To view the full study, please visit the following link:

http://www.americanhealthpolicy.org/Content/documents/resources/Where_2016_Candidates_St_and_ESI.pdf

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American Health Policy Institute is a non-partisan non-profit think tank, started by the HR Policy Foundation that examines the practical implications of health policy changes through the lens of the American large employer. The Institute examines the challenges employers face in providing health care to their employees and recommends policy solutions to promote the provision of affordable, high-quality, employer-based health care. The Institute serves to provide thought leadership grounded in the practical experience of America's largest employers. The Institute's mission is to develop impactful strategies to ensure that those purchasing health care are able to not only bend the cost curve, but actually break it, by keeping health care cost inflation in line with general inflation. To learn more, visit www.americanhealthpolicy.org.