

QUALITY, AFFORDABLE, HEALTH CARE FOR ALL

ReformsKool: *What's Hot in HCR* Issue 9 September 18, 2009

The Weekly Digest of the Health Care for All Campaign of the American Medical Student Association

The Capitol Beat: Recapping This Week's Action

Not feeling up to speed with theory, definitions, or AMSA's policies? As always at ReformsKool, we want to get everyone familiar with the language, concepts, and current status of the health care reform (HCR) process. AMSA is fighting hard to ensure that the legislation currently in Congress includes a strong and robust public insurance option at a minimum. For more details on AMSA's stance on health care reform and definitions, see page 3.



Strategic Thinking. The Obama Administration has gone on the offensive in the wake of last week's highly acclaimed address to Congress. Although it is not altogether clear what substantive provisions the administration is committed to defending, the President has signaled a significant shift in strategy. His current schedule, littered with "hope-laden" speeches and rallies across the country, is reminiscent of his campaign trail. This change in approach – spearheaded by an active rather than passive Executive branch – offers a welcome infusion of enthusiasm into a floundering health care reform campaign. In response, drawing on momentum from the Town Hall spectacles that dominated the media in August, the anti-reform movement continues to mobilize. Last Saturday, Washington, DC was invaded by "Glenn Beck's Tea Partiers" in extraordinary (and highly disputed) numbers. While their messages were often illogical, bizarre, and even delusional, their power shouldn't be underestimated (don't take it from us, watch the clips!!). What we cannot fathom, however, is why the Obama administration continues to harbor any illusion that compromise with such extremists is possible or even desirable.

Meanwhile, the situation in the Senate continues to get hot and nasty. In the last week, Senate Democrats have seemingly backed away from deploying the budget reconciliation strategy, which would have required only a simple majority to pass health care reform legislation – albeit limited to budgetary considerations. On Wednesday morning, Senate Finance Committee Chairman Max Baucus *finally* released his much anticipated mark, or draft bill. And it wasn't pretty. As was expected, the America's Healthy Future Act of 2009 did not include a public option – furthermore in addition to relying on unproven cooperatives, the proposed subsidies for coverage of low- and middle-income families included in the mark insufficient, and the standards for coverage are extremely weak. With the reform possibilities now more clearly defined and the "sausage-making" underway, it is more important than ever that we, future physicians, engage in the democratic process and fight for meaningful provisions during the upcoming reconciliation showdowns.

Iyah Romm, Liz Wiley, and Sylvia Thompson, MD on behalf of the Health Care For All Campaign

Make your voice heard on health care reform!
Attend Region 1/2/3 Lobby Day!
Register [HERE](#)

Check out AMSA's NEW HCR Website!!

Health Care Reform 2009

www.amsa.org/uhc/hcr.cfm



Public Options Explained: Robert Reich



In the News...

- ["Healthcare reform wins over doctor's lobby" – IAT 9/15/09](#)
- ["Float like Obama, sting like Ali" Huffington Post, 9/11/09](#)
- ["Doctors on Coverage" – NEJM, 9/14/09](#)
- ["President risks fight with the left over taxing insurance plans – Hill, 9/12/09](#)
- ["Politics trump policy in health debate" – Politico, 9/14/09](#)
- ["The Body Count at Home" – NYT, 9/13/09](#)
- ["Baucus Offers Health Plan But Lacks GOP Support" – NYT, 9/16/09](#)



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AMSA/NPA Rally on Capitol Hill

October 5



Health reform is finally within grasp. Opponents are spending millions every day to destroy it. We cannot let this happen. We voted for change in '08 and we must see it through. On **Monday, October 5, 2009**, AMSA and NPA members will rally to support meaningful health care reform legislation.

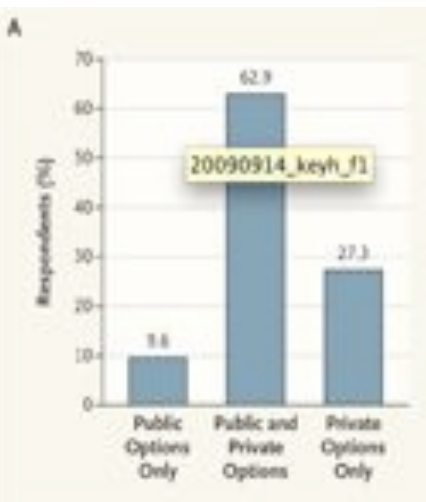
Billionaires for Wealthcare



Rep. Weiner on Real Time with Bill Maher



Do Physicians Support a Public Option? YES!



This figure shows the proportion of physicians surveyed (n=5157) who favor public options only, those who favored both public and private options, and those who favored private options only.

Source: Keyhani, S. & Federman, A. "Doctors on Coverage — Physicians' Views on a New Public Insurance Option and Medicare Expansion," *NEJM*, Sept. 14, 2009
<http://healthcarereform.nejm.org/?p=1790&query=home>

America's Healthy Future Act of 2009



On Wednesday, September 16, Sen. Max Baucus (D-MT), chair of the Senate Finance Committee and leader of the "Gang of Six," stood alone as he announced the release of his mark, or draft bill. This draft, called the **America's Healthy Future Act of 2009**, does not include a public option but would impose some insurance market reforms. Senate Finance Committee Markup is now scheduled to begin **September 22**. The CBO has also released an analysis of the bill.

HEALTH CARE HYSTERICIS



STAT

Want to let your legislators know how you feel about health care reform but don't have much time? Join STAT! STAT is a rapid response team of medical students. Members commit to 1-2 quick actions, taking 5-10 minutes, monthly. To join, go to <http://groups.google.com/group/stat2009/>



Contact Congress Directly!

AMSA Regional Conferences!

Join us for health care reform sessions at a regional conference near you. To find your regional conference and register, visit the [AMSA Events page!](#)

All contributions are the work of the authors, and do not necessarily reflect the views or opinions of the American Medical Student Association. Please contact the authors, **Sylvia Thompson, MD** (policy.chair@amsa.org) or **Iyah Romm** (brd.1@amsa.org) with any questions, comments, or concerns.



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A Brief Overview of HCR

In 1993 the Clinton Administration attempted to pass comprehensive health care reform legislation. These efforts were quickly derailed due to strong opposition from Congress, who bristled at the top-down mandates favored by the White House. President Obama is attempting to circumnavigate these hurdles by allowing Congress to draft HCR legislation. Two different bills will eventually be created, one in the House of Representatives, and one in the Senate. These bills will then be reconciled and sent to the White House for President Obama to sign or veto.

•**House:** There are three committees in the House responsible for working on HCR. They have jointly written one bill, HR 3200. The “Tri-Committees” are Energy and Commerce, Ways and Means, and Education and Labor.

•**Senate:** There are two committees in the Senate working on HCR. The Health, Education, Labor, and Pensions (HELP) committee, which released a bill on June 9. The Finance Committee (FinCom) has not yet made their bill available to the public.

Single Payer, Public Options, and Co-Ops

Single Payer: A publically funded, privately delivered program like Medicare. Physicians and hospitals are independent entities, reimbursed by the government. This is NOT socialized medicine, where both the funding and the delivery are public (i.e. doctors are government employees). The Congressional Budget Office (CBO) has stated that a Single Payer health care system would save the U.S. \$3.5 trillion over 10 years.

Public Option: This maintains the current health insurance system, but adds a publically funded, privately delivered option. There are many forms that a public option can take. In the most robust of systems, all Americans are able to buy-in at sliding-scale rates that they can afford. In weaker public option proposals, specific criteria restrict eligibility to only a small portion of the population.

Co-ops: A group insurance plan composed of many not-for-profit entities (individuals or organizations) who act as self-insurers – collecting premiums in order to create a large risk pool to drive down costs. Co-ops would dictate premium and coverage variation state-by-state (50 co-ops in total would exist). The federal government would provide seed money for initial costs and capitalization. There has also been peripheral discussion of a national co-op.

AMSA's Stance on Health Care Reform

The American Medical Student Association believes that the best solution to our health care crisis is a single-payer system of publicly funded, publicly accountable, privately provided, Quality, Affordable, Health Care For All. In the current legislative environment, however, we consider the following to be **essential** to health care reform that has the potential to effectively contain costs, improve quality, and ensure access for all:

- Establishing a single, federally administered public insurance option, providing uniform benefits across the US, enacted concurrently with other provisions of health care reform and available to individuals and employers widely. The public plan must be allowed to set premiums and payment structure in negotiations with stakeholders, independent of other insurance plans, but subject to all federal insurance requirements.
- Requiring all insurers, public and private, to (1) guarantee issue of insurance to all; (2) set premiums by community rating, without regard to health status; (3) offer comprehensive benefits packages that meet a common actuarial standard; and (4) not institute annual or lifetime caps on benefits.

Further, AMSA actively advocates for:

- Establishing a public insurance option that further (1) makes use of the existing administrative infrastructure of Medicare to maximize operational efficiency; (2) receives a level of subsidy that is no less than that received by private plans.
- Structuring of provider payment to improve quality and promote prevention, primary care, the medical home, chronic care management, and public health.
- Subsidies to make purchase of insurance truly affordable and reasonable limits on out-of-pocket expenses to protect individuals and families from the catastrophic financial effects of serious illness.
- A standardized and defined benefit to apply to all insurance plans, which covers comprehensive services related to prevention, mental health, maternal and child health (including reproductive health), long-term care, vision, and dental care, as well as prescription drug coverage.
- Standards for transparently outlining benefits that will enable individuals to choose between plans based on objective information.
- Requirements that insurers take positive steps to decrease health care disparities based on region, income, minority status, gender and disability.

"It should not be news to my friends in the Senate that their plan is simply too weak to pass the House of Representatives."

"The Senate and the president to some extent have been like a child looking for a unicorn. I don't see it...The Senate is [often called] the cooling saucer of our democracy. It's starting to seem more like the meat locker of our democracy."

Rep. Anthony Weiner (D-NY) reacting to the release of the America's Healthy Future Act of 2009

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