

ObamaCare versus RomneyCare versus RomneyCandidateCare

	ObamaCare	RomneyCare	RomneyCandidateCare
People with Pre-Existing Conditions			
Protect against denials of coverage?	Yes	Yes	No ^a
Protect against high premiums?	Yes	Yes	No
Women			
Prohibit higher premiums based only on gender?	Yes	Yes	No
Eliminate deductibles and copays for preventive services?	Yes	Yes ^b (Deductibles only)	No
Young Adults			
Allow to stay on parent's plan?	Yes, to age 26	Yes, to age 25 ^c	No ^d
Small Business Owners			
Give tax credits for providing insurance to workers?	Yes	No	No
Create new insurance marketplace with new plan choices?	Yes	Yes	No
Private Insurance Consumer Protections			
Ban annual or lifetime caps on coverage?	Yes	Yes ^e (Annual caps only)	No
Require insurance companies to spend at least 80% of premiums on health care?	Yes	Yes	No
Create new insurance marketplace with new plan choices?	Yes	Yes	No
Require uniform and clear information about plans?	Yes	Yes (Only in Connector)	Unclear ^f
Limit out-of-pocket health care spending?	Yes	Yes (Only in Connector)	No
Require preventive care with no copays?	Yes	No	No
Help with the Cost of Private Insurance			
Provide subsidies on a sliding scale based on income?	Yes, to 4 times poverty level	Yes, to 3 times poverty level	No
Average size of subsidy for working families?	\$4,231	\$6,292	\$2,490
Help for Low-Income Families and Individuals			
Increase/decrease federal dollars to states for health coverage?	Increases	n/a	Decreases
Protect coverage for low-income children?	Yes	Yes	No
Protect coverage for people in long-term care?	Yes	n/a	No
Change in Number of Uninsured Americans			
2016	- 30,700,000	- 29,640,000	+11,160,000
2022	- 32,930,000	- 33,990,000	+17,950,000
Seniors and Other Medicare Beneficiaries			
Eliminate deductibles and copays for preventive services?	Yes	n/a	No
Provide help with cost of prescription drugs?	Yes	n/a	No
Protect Medicare's guarantee of benefits?	Yes	n/a	No
Fund efforts to improve cost and quality in Medicare?	Yes	n/a	No
Extend life of Medicare trust fund?	Yes, by 8 yrs.	n/a	No ^g

Note: This chart is taken from [ObamaCare versus RomneyCare versus RomneyCandidateCare](#), Families USA, September 2012

Notes for Comparison Table

^a Although Governor Romney has clearly and repeatedly stated that he will repeal all of ObamaCare, on September 9, 2012, during his appearance on the television program *Meet the Press*, Governor Romney said, “Well, I’m not getting rid of all of healthcare reform. Of course, there are a number of things I like in healthcare reform that I’m going to put in place. One is to make sure that those with pre-existing conditions can get coverage.” (See http://www.msnbc.msn.com/id/48959273/ns/meet_the_press-transcripts/t/september-mitt-romney-ann-romney-julian-castro-peggy-noonan-ej-dionne-bill-bennett-chuck-todd/#.UE0xsq6x5io.) Reporters quickly asked the governor for clarification. Katrina Trinko posted on *The Corner* blog in *National Review Online* (see <http://www.nationalreview.com/corner/316367/re-romney-and-obamacare-katrina-trinko>) that a Romney aide responded to her question about the governor’s position on pre-existing condition protections by referring her to remarks that he made in a campaign speech on June 11, 2012, in Orlando, Florida: “I don’t want them to be denied insurance because they have some pre-existing condition, so we’re going to have to make sure that the law we replace ObamaCare with assures that people who have a pre-existing condition, *who’ve been insured in the past*, are able to get insurance in the future so they don’t have to worry about that condition keeping them from getting the kind of health care they deserve” [emphasis added]. (See <http://www.c-span.org/Events/Mitt-Romney-Campaigns-in-Florida/10737431506/>.) And the Romney campaign website, under the heading “Mitt’s Plan” in the health care section, indicates that he seeks to “Prevent discrimination against individuals with pre-existing conditions *who maintain continuous coverage*” [emphasis added], although there is no information about what specific steps he will take to accomplish this (see <http://www.mittromney.com/issues/health-care>). Under existing federal law, people who lose or leave job-based coverage and who have been insured for at least 18 months have a right to buy certain other policies regardless of their pre-existing conditions, but these designated policies can be very expensive. People whose last coverage was through an individual or public plan do not yet have similar rights. This will change under ObamaCare in 2014. It is unclear if Governor Romney would go beyond current law to protect people with pre-existing conditions. He has not clearly stated his policy position on the scope of protections for people with pre-existing conditions who have had continuous coverage. (He would not provide protections to people with any gap in coverage.) The governor has not clarified whether he would protect people with pre-existing conditions from denials of coverage, from being charged higher premiums, and from having insurance plans add riders that exclude coverage of their pre-existing conditions. ObamaCare provides all three of these protections, which are necessary to completely eliminate discrimination against people with pre-existing conditions in the individual, non-group private insurance market.

^b RomneyCare required that the Connector Board and the Insurance Division define “minimum creditable coverage,” a standard for all plans in the Connector and for most plans sold outside the Connector. In 2009, they set a requirement that plans must cover, at a minimum, three preventive care visits for individuals or six for families.

^c For two years, or until the young adult turns 25.

^d Governor Romney has indicated that he would repeal the entire Affordable Care Act. However, when he appeared on *Meet the Press* on September 9, 2012, he stated that he hopes “... the marketplace allows for individuals to have policies that cover their—their family up to whatever age they might like.” As of this writing, Governor Romney has not proposed any specific policies to this end.

^e When the Connector Board and the Insurance Division defined “minimum creditable coverage” in 2009, they prohibited all plans in the Connector and most plans sold outside the Connector from imposing annual benefit limits on core essential services.

^f Governor Romney stated on May 12, 2011, in a speech at the University of Michigan, “I like the idea of a *Consumer Reports*-type approach where *Consumer Reports* itself or others like it would rank programs around the country and which ones provide the best coverage for the best value.” See <http://www.cspanvideo.org/appearance/599967915>.

^g Governor Romney has indicated that he will repeal all of the provisions of ObamaCare, including all the provisions in the law that extend the life of the Medicare trust fund.