

Today we have reached the official start of the Presidential campaign, the Iowa Caucus. With this important date in mind we wanted to send you an updated chart of the Presidential campaign healthcare proposals. This chart was developed by our consultants at Peck Madigan Jones. Very few of the campaigns have offered plans or information on their thoughts for the US healthcare system. The information on this chart comes from speeches, debates and news articles that have been written about the campaigns. If the campaigns begin to give more details or thoughts we will update this chart and provide you the new information.

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ISSUE/ CANDIDATE	TRUMP	BUSH (proposal) (Medicare reform)	CARSON (proposal)	RUBIO (proposal)	CRUZ	CLINTON	SANDERS (proposal)
ACA	Repeal and replace	Repeal and replace	Repeal and replace	Repeal and replace	Repeal and replace. Introduced Healthcare Choices Act .	Defend and build on	Move to universal healthcare
INSURANCE MARKET REFORMS	“Return authority to the states.” Permit buying across state lines. “Market based plan”	State flexibility. Promote HSAs. Cost and outcomes transparency. Guaranteed coverage for individuals with pre-existing conditions who switch plans or move. Will allow seniors enrolled in Medicare to keep their HSAs.	Promote HSAs by giving Americans \$2000/year from birth to death to spend on healthcare.	High-risk pools, purchasing across state lines, promote HSAs, no insurance bail outs	Supports buying across state lines. Opposes the single-payer health system.	Lower OOP costs, e.g. copays and deductibles. Three sick visits a year without counting towards deductible. Don’t have to pay more than in-network charges for care at hospitals in and for ER services. Block or modify unreasonable premium increases. \$250/monthly cap on RX drugs.	Forcing private insurance companies to reduce cost by eliminating administrative waste.
SUBSIDIES/TAX POLICY	“Individual tax relief.” “Really smart deal with hospitals” to provide care for low-income.	Advanceable, refundable tax credit for individuals without offer of ESI. Lower government subsidies for wealthier seniors.	Repeal tax incentives that encourage employers to offer insurance to their workers.	Refundable tax credit to purchase insurance.		Refundable tax credit up to \$2,500 for individuals and \$5,000 per family to help with OOP costs above 5% of income. Repeal Cadillac tax.	Repeal Cadillac tax.
EMPLOYER- BASED SYSTEM	Has spoken against Medicaid crowd-out	Financial incentives to		Reform ESI tax treatment to			Intends for the “Medicare for All”

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	and drop in ESI.	employees who make healthy choices. Allow small businesses to make tax-free contributions to individual health plans. Cap the employer tax exclusion at \$12k for individuals and \$30k for family plans.		eventually equal individual credit benefit.			plan to inherently separate health insurance from employment.
ENTITLEMENTS		Block grant Medicaid. State flexibility and accountability. Implement Medicare premium support system with new plan options that specialize in telehealth and treating heart failure, diabetes, Alzheimer's, etc.		Block grant Medicaid and state flexibility. Turn Medicare into premium support system.			Expand " Medicare for All " until comprehensive universal healthcare is passed. Expand and improve Medicaid program by creating a single-payer healthcare system.
RX DRUGS	Direct negotiations by Medicare on Rx drug price.	Modernize the FDA regulatory approach through use of				Direct price negotiations by Medicare, increased	Direct price negotiations by Medicare, importation

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		biomarkers and patient data. Improve sharing of information with patient and providers. Increase FDA resources.				rebates for Medicare Part D, drug re-importation, eliminate DTC advertising tax deductibility, require minimum R&D investment by drug companies, reduce biologics exclusivity to 7 years, reduce backlog in generic drug approvals, prohibit patent settlements.	restore discounts for low-income seniors, prohibit patent settlements, enact stronger penalties for fraud, require pricing and cost transparency, promote innovation.
MISCELLANEOUS		Use private sector to spur HIT adoption, not government mandates and penalties. Increase NIH funding.			Overhaul the FDA to promote Rx drug innovation.	Expand autism insurance and access to early screening. Invest \$2 billion/year to combat Alzheimer's disease.	Expand access to mental health services.