

**COMPARISON OF OBAMA HEALTH CARE PROPOSAL
WITH OTHER PROPOSALS**

	House	Senate	Obama
Public Option	National public option with negotiated provider rates between Medicare and average private plan rates	No public option	Same as Senate
Benefits Tax	No tax on health benefits	40% excise tax on health plan cost in excess of \$8,500 (individual) or \$23,000 (family) in 2013	40% excise tax on health plan cost in excess of \$10,200 (individual) or \$27,500 (family) in 2018 Adjustments for age and gender mix
Employer Responsibility	Require employers to pay 65% (family) to 72.5% (single) of premium OR a surcharge of 2-8% of payroll if payroll above \$500,000 Exempt if payroll under \$500,000	No requirement for employers to provide coverage Employers that fail to provide adequate coverage pay penalty up to \$750 per full-time employee if any full-time employee is subsidized Exempt if fewer than 50 full-time workers In construction, exemption for firms with fewer than 5 workers and payroll under \$250,000	No requirement that employers provide coverage Employers that fail to provide adequate coverage pay penalty up to \$2000 times the number of full-time employees above 30 if any full-time employee is subsidized Exempt if fewer than 50 full-time workers

	House	Senate	Obama
Tax on Wealthy	5.4% surtax on individuals earning more than \$500,000 and families earning more than \$1 million	Increase Medicare payroll tax rate by 0.9% for individuals earning more than \$200,000 and families earning more than \$250,000	Increase in Medicare payroll tax same as Senate PLUS 2.9% assessment (total of Medicare payroll tax paid by employees and employers) on unearned income for individuals earning more than \$200,000 and families earning more than \$250,000
National Exchange	National exchange overseen by federal government to negotiate and enforce agreements with insurers	State exchanges Federal government sets up exchange if state fails to do so by 2013	Same as Senate, although this remains a priority for the WH
Part D Donut Hole	Fills donut hole	Leaves donut hole intact	Fills donut hole
Reinsurance	\$10 billion; allocation of payments subject to collective bargaining	\$5 billion; requirement that plan implement cost savings programs for chronic and high cost conditions to qualify; payments can be used to lower costs for plan; language more inclusive for certain state systems	Same as Senate
Medicaid	Expand coverage up to 150% FPL Federal support for Medicaid expansion 100% for 1 st 2 years and 91% thereafter	Expand coverage up to 133% FPL Federal support for Medicaid expansion 100% for 1 st 2 years and 32.3% increase in state's regular	Expand coverage up to 133% FPL Federal support for Medicaid expansion 100% 2014-2017 95% 2018 & 2019 90% 2020 and later

	House	Senate	Obama
	No special deal for Nebraska	match thereafter Special deal for Nebraska	No special deal for Nebraska
Affordability	<p>Exchange subsidies limit premium contribution from 1.5% to 12% of income based on FPL percentage</p> <p>Plan coverage of anticipated costs range from 97% for lowest income brackets to 70% for 350% FPL and above</p> <p>Out-of-pocket limits in exchange from \$500/\$1,000 to \$5,000/\$10,000.</p> <p>Employees offered coverage at work eligible for exchange if premium contribution exceeds 12% of income (subject to CBA rule)</p>	<p>Exchange subsidies limit premium contribution from 2% to 9.8% of income based on FPL percentage</p> <p>Plan coverage of anticipated costs range from 90% for lowest income brackets to 70% for 200% FPL and above</p> <p>Out-of-pocket limits in exchange from \$1,980/\$3,960 to \$3,960/\$7,920.</p> <p>Employees offered coverage at work eligible for exchange if premium contribution exceeds 9.8% of income</p>	<p>Exchange subsidies limit premium contribution from 2% to 9.5% of income based on FPL percentage</p> <p>Plan coverage of anticipated costs range from 94% for lowest income brackets to 70% for 250% FPL and above</p> <p>Out-of-pocket limits same as Senate</p> <p>Same as Senate</p>
Individual Responsibility	Those without coverage pay penalty of 2.5% of income above the filing threshold, up to the cost of the average national premium for basic coverage in Exchange. Exemptions for	Those without coverage pay penalty of \$750 per year (up to a max. of 3 times that amount per family) or 2% of income, whichever is greater. Penalty phased in over 3 years. Exemptions for specified reasons	Those without coverage pay penalty of \$695 per year (up to a max. of 3 times that amount per family) or 2.5% of income, whichever is greater. Penalty is phased in over 3 years. Exemptions

	House	Senate	Obama
	specified reasons (hardship, low income, uninsured for less than 3 mo.)	(hardship, low income, uninsured for less than 3 mo.)	for specified reasons (hardship, low income, uninsured for less than 3 mo.)
Rate Review	State-based review of insurance rates that requires insurers to document and justify reasons for rate increases	Similar to House	Similar to House and Senate, plus new Federal Insurance Rate Authority to oversee and assist states Require insurance companies to lower premiums or pay rebates if rate increases unreasonable and unjustified