

How the House & Senate Health Reform Proposals Compare

The Senate and House versions of health reform have many similar elements. Broadly speaking, the plans are very similar, using many of the same ideas discussed here in California in 2007. Essentially, the federal health reforms would build upon the existing employer-based model for providing health care coverage. The plans offer reforms to the health insurance market in order to allow more people to access the individual and small group markets. The proposals also include purchasing assistance. In addition, the proposals attempt to cover a number of low-income Americans by expanding Medicaid.

Similarities include the following:

- Both versions expand Medicaid.
- Both versions require employers to offer health care coverage to their employees and continue a set amount to that coverage. Additional provisions exempt certain employers from that requirement.
- Both versions contain an individual mandate, requiring individuals to have health coverage.
- Both plans provide premium subsidies to individuals and employers.
- Both plans create insurance pooling mechanisms.
- Both plans include health insurance market reforms, such as guaranteed issue, premium rating, and prohibitions on pre-existing condition exclusions. Additionally both include provisions on the insurer's medical loss ratio.
- Both plans include provisions to address prevention and wellness.
- Both versions establish a national, voluntary insurance program for purchasing community living assistance services and supports (long-term care).

As always, the devil is in the details. The areas of difference will likely be the focus in the coming weeks and months. Each side approaches the same issue with similar goals but takes slightly different tacks on issues such as eligibility levels, contributions, role of states.

For detailed information about how the House and Senate versions compare, please visit these sites for comparison charts.

[American Public Health Association \(APHA\)](#) Comparison of House Tri-Committee Proposal and Senate HELP Proposal (last updated 7/16/09)

[Kaiser Family Foundation](#) Side-by-side of House & Senate proposals (last updated 8/5/09)