

# The Bills Compared

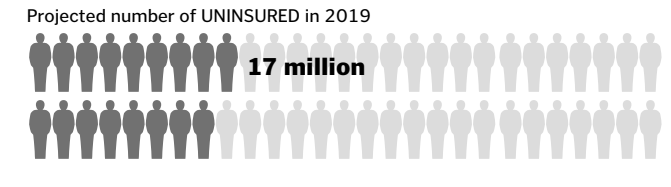
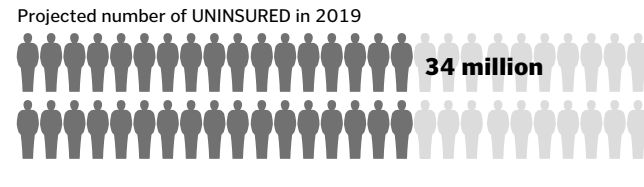
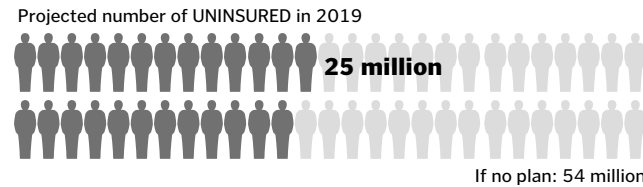
Senate Finance Committee Chairman Max Baucus released his long-awaited health-care bill yesterday. A look at how it compares with two other proposals before Congress:

<b>THE BAUCUS BILL</b>	Total 10-year cost: <b>\$774 billion</b>	<b>SENATE HELP COMMITTEE BILL</b>	Total 10-year cost: <b>\$645 billion</b>	<b>HOUSE BILL</b>	Total 10-year cost: <b>\$1.3 trillion</b>
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Costs according to CBO estimates

## How will the bills reduce the number of uninsured?

54 million uninsured are predicted by 2019. Those left uninsured under each plan:

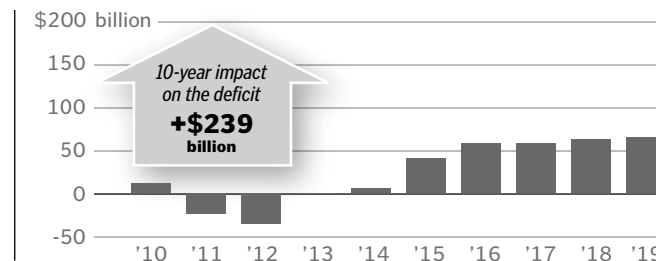
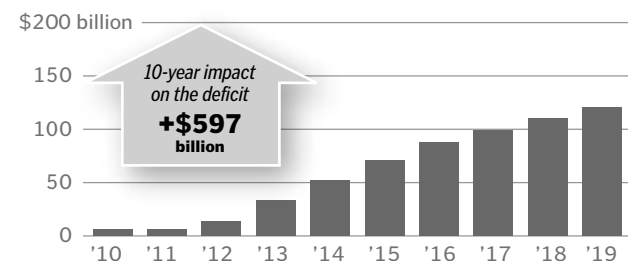
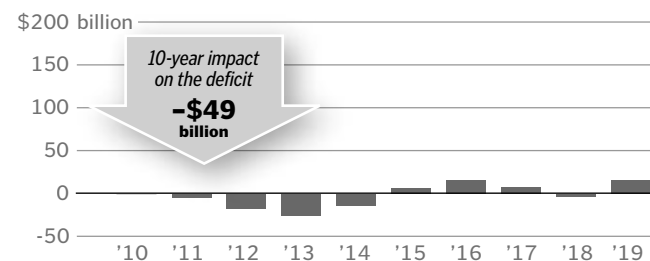


## Are the following key provisions included?

<b>KEY PROVISIONS</b>	<b>Government-run insurance</b>	<b>NO.</b> The bill allows nonprofit cooperatives to offer alternatives to insurance company plans through exchanges.	Penalties would run up to <b>\$3,800</b> per year for families and <b>\$950</b> per year for individuals.	<b>YES.</b>	<b>YES.</b> The bill passed by Energy and Commerce would require the government to negotiate rates of reimbursement to health-care providers instead of tying payments to Medicare rates.
	<b>Individual Mandate</b>	<b>YES.</b> Individuals must purchase insurance or pay a penalty based on income.		<b>YES.</b> Individuals must purchase insurance or pay a penalty.	<b>YES.</b> Individuals must purchase insurance or pay a penalty based on income.
	<b>Employer Mandate</b>	The Baucus bill places the lowest burden on employers. It requires employers with more than 50 employees who don't offer health insurance to pay up to \$400 per full-time employee to reimburse the government for the employee's health-care affordability tax credit.	You would be eligible for Medicaid if you were a family of four making <b>\$30,000</b> a year or less, or an individual making <b>\$14,400</b> or less.	<b>YES.</b> Employers must pay <b>60%</b> of family premiums or pay \$750 for each employee who is not offered coverage.	<b>YES.</b> Employers must pay <b>65%</b> of family premiums or pay a penalty based on payroll. Small businesses with less than \$500,000 on payroll are exempt. Payrolls up to \$750,000 have a reduced contribution.
	<b>Medicaid Expansion</b>	<b>YES.</b> Medicaid expanded to cover everyone earning less than <b>133%</b> of the federal poverty level.		<b>YES.</b> Medicaid expanded to cover individuals earning up to <b>150%</b> of the federal poverty level.	<b>YES.</b> Medicaid expanded to cover households earning less than <b>133%</b> percent of the federal poverty level.
	<b>Revenue Raisers</b>	Levies a nondeductible excise tax of <b>35%</b> on insurance companies for individual plans that cost more than \$8,000 and family plans that cost more than \$21,000. These costs would likely be passed on to workers and employers.	For example, an insurance company would pay <b>\$3,150</b> in taxes on a \$30,000 family plan.	The committee does not have authority over raising revenue.	Original proposal imposed surtax on families with incomes above \$350,000 and individuals above \$280,000. House leaders are considering limiting the surtax to families earning more than \$1 million and singles earning more than \$500,000.
	<b>Insurance Reforms</b>	<b>YES.</b> Requires insurance companies to issue coverage to all individuals regardless of health status. Limited variation in premium rates would be permitted for tobacco use, age and family composition.	You would be eligible for a tax credit if you were a family of four earning up to <b>\$88,200</b> , or an individual earning up to <b>\$43,320</b> .	<b>YES.</b> Bans rejection based on preexisting conditions.	<b>YES.</b> Bans rejection based on preexisting conditions.
	<b>Insurance Subsidies</b>	<b>YES.</b> Beginning in 2013, tax credits would be available on a sliding scale for households who earn up to <b>400%</b> of the federal poverty level.		<b>YES.</b> Available to households earning up to <b>400%</b> of the poverty level.	<b>YES.</b> Available to households earning up to <b>400%</b> of the poverty level.

## What is the impact on the deficit? Annual amount added to/subtracted from the deficit

Reform is estimated to cost upwards of \$1 trillion over 10 years. The Baucus bill is the only one projecting not to add to the deficit over 10 years.



SOURCE: Staff reports, Congressional Budget Office, Senate Finance Committee, Senate HELP Committee, House Energy and Commerce Committee

REPORTING AND GRAPHIC BY KAREN YOURISH AND LAURA STANTON — THE WASHINGTON POST