



## Donald Trump releases health care reform plan

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The health care law has led to higher health insurance costs for many Americans, *fewer* options for coverage and high fees.

"This strikes me as a mixture of what is mostly Republican orthodoxy...with a couple of oddball proposals", said Roger Feldman, professor of health policy and management at the University of Minnesota.

According to numbers from the U.S. Department of Health and Human Services, about 108,000 Mississippians are enrolled in some type of Health *Insurance* Marketplace plan under the Affordable Care Act.

Meanwhile, Trump's proposals drew new critiques from across the political spectrum. He wants to strip that coverage away and replace it with free-market pixie dust, which may be okay if you're relatively healthy and can afford a stripped-down, barebones health *plan*. Last time, he was effectively stymied by an aggressive Ted Cruz, who brought an abrupt end to Trump's onstage bluster by asking for policy specifics.

American people have had to suffer under the incredible economic burden of the *Affordable* Care Act - Obamacare.

What is perhaps unique about Trump's *plan* is that the real estate magnate turned presidential contender isn't entirely clear about what he'll do once Obamacare is out.

While there's little indication of how Trump's *plan* would impact the home health and home care industries, other presidential candidates in both parties have taken a more direct stance on the issue of aging in place.

The first thing Trump touches on in his outline is to eliminate the individual mandate. Trump has also emphasized the importance of coverage for people with pre-existing conditions, but **the plan** makes no mention of whether that would continue.

Trump also calls for an elimination of the individual mandate, the use of **Health Savings Accounts** and more overall transparency among health care providers.

A standard refrain is that as president he will not have people "dying in the street" just because they are unable to afford treatment.

"It's not a bad idea, but it's not a big idea", he said. An individual who pays an \$8,000 health *insurance premium* won't benefit much from a tax deduction if they only owe \$1,500 in income taxes, and in turn, the tax incentive might not be enough to push them into coverage.

In a way, it's similar to Rubio's proposed tax credits to buy *insurance*.

Alliance for Health Reform executive Sarah Dash speculated that repeat tests and several trips to the doctor's office with minimal results might have exasperated the American health care seeker. In fact, over the years six states, including Georgia, enacted laws to encourage *insurance* sales across their borders and a Georgetown University analysis found that they failed to attract new plans into their markets.

- Allow tax payers to fully deduct health *insurance* premium payments in their tax returns, as businesses can. If they do not, he says, the state may need to reconsider its course.

In a friend-of-the-court brief filed last September, the American Hospital Association and the Association of American Medical Colleges said that without the data from self-funded *plans*, all-payer claims databases will be incomplete and not as valuable as they could be.

The Cato Institute is now advancing some policy proposals that would allow people to put more money into their accounts and delink those accounts from a high-deductible health *plan*, Feldman explained, adding that it could potentially be part of what Trump would do, even though he does not say it. "I'm reading between the lines", he said.