

2009 Healthcare Reform: Comparison of Health Reform Proposals

Approach	Massachusetts Model	President Obama's Plan	Sen. Baucus Plan	Wyden-Bennett Plan
Build on employer market:				
<i>Incentives for employers</i>	No	Yes	Yes	No
<i>Requirements for employers</i>	No	Yes	Yes	Yes
Build on public programs:				
<i>Medicaid/SCHIP improvements</i>	Yes	Yes	Yes	No
<i>New public program option</i>	Yes	Yes	Yes	No
Individual coverage				
<i>Subsidies/tax incentives</i>	Yes	Yes	Yes	Yes
<i>Mandates</i>	Yes	Yes*	Yes	Yes
Insurance market reforms:				
<i>Strengthen regulation of private insurance</i>	Yes	Yes	Yes	Yes
<i>Lessen regulation, allow marketplace innovation</i>	No	No	No	No
Revise organization of insurance market:				
<i>Purchasing groups/connectors</i>	Yes	Yes	Yes	Yes
<i>Reinsurance</i>	No	Yes	No	No
Change tax policy:				
<i>Eliminate tax preference for employer contributions</i>	No	No	Yes**	Yes
<i>Single payer plan</i>	No	No	No	No***

*Obama plan would mandate coverage for children but not adults

** Indicates that capping the tax exclusion based on the value of the health benefits or for higher income individuals should be considered.

*** Individuals who don't choose a plan would be automatically enrolled into a qualified plan and for everyone premium payments would be automatically deducted from

