

Elections matter for health care. A lot.

House GOP members are floating a new health plan. Here's what's in it.

Insurers could charge sick people more and cover fewer benefits.

By Sarah Kliff | sarah@vox.com | Apr 20, 2017, 10:40am EDT 🌣

Obamacare premiums were stabilizing. Then Trump happened.

The wild card for 2018 rates is the president of the United States.

By Dylan Scott | @dylanlscott | dylan.scott@vox.com | Oct 18, 2017, 8:30am EDT

The Trump administration believes Obamacare's preexisting conditions protections are now unconstitutional

Insurers could once again deny people coverage based on their medical history, undoing the law's most popular provisions.

By Dylan Scott | @dylanlscott | dylan.scott@vox.com | Jun 7, 2018, 8:45pm EDT

"We made an effort to fully repeal and replace ObamaCare and we'll continue, with Leah Vukmir in the Senate, we'll continue to go back to that."

-Vice President Mike Pence (Aug. 31, 2018)

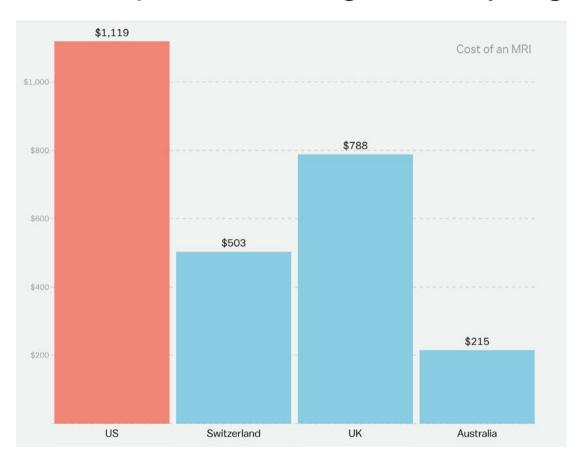
What we're going to cover

- The 2018 midterms
- The 2018 ballot initiatives
- The 2020 presidential election

Two key trends shaping the 2018 midterms: rising

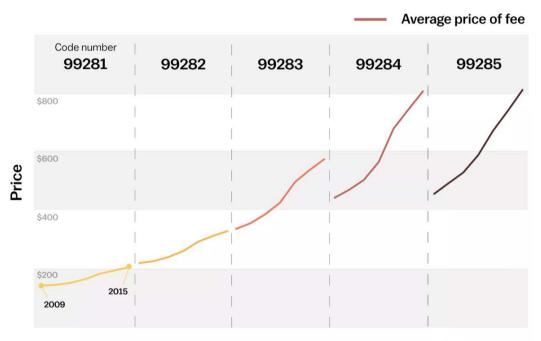
prices and rising deductibles.

Our health care prices are high. Really high.



Prices are high – and rising

Emergency room fees have risen steadily since 2009





Source: Health Care Cost Institute, 2017

This year, I've written about...

A family who took their 1-year-old to the emergency room, where he napped and drank formula. They were charged \$18,000.

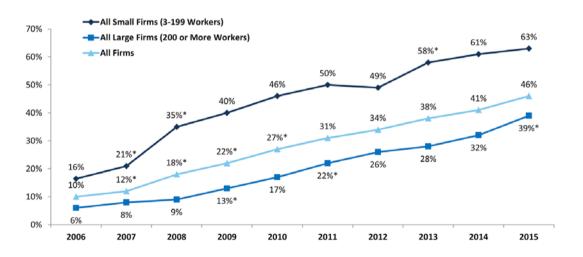
A \$14,444 bill for a rabies vaccine.

A patient who received an \$8,000 bill from an out-of-network surgeon at an in-network hospital.



The problem is the prices — and the deductibles

Exhibit G:
Percentage of Covered Workers Enrolled in a Plan with a General Annual
Deductible of \$1,000 or More for Single Coverage, By Firm Size, 2006-2015



^{*} Estimate is statistically different from estimate for the previous year shown (p<.05).

NOTE: These estimates include workers enrolled in HDHP/SO and other plan types. Average general annual health plan deductibles for PPOs, POS plans, and HDHP/SOs are for in-network services.

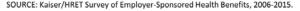




Figure 3

Eight in Ten Say Prescription Drug Costs Are Unreasonable

In general, do you think the cost of prescription drugs is reasonable or unreasonable?

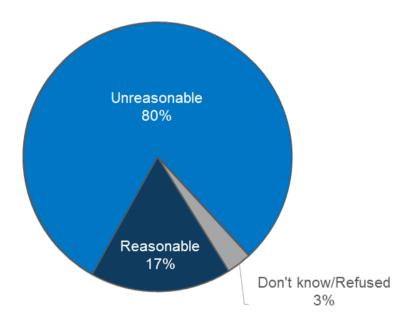
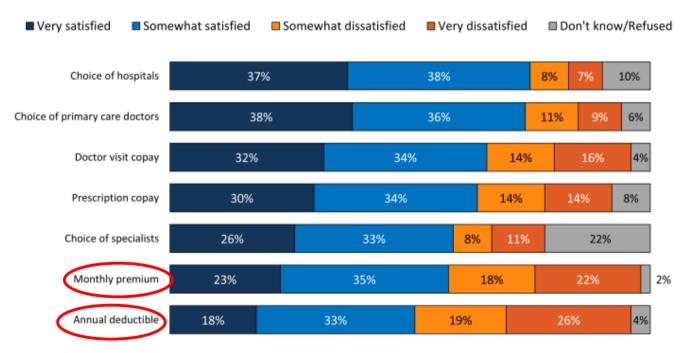




Figure 7

Most Marketplace Enrollees Satisfied With Plans

AMONG NON-GROUP ENROLLEES WITH MARKETPLACE PLANS: Thinking about your current health insurance plan, how satisfied are you with each of the following?





2018 midterms: a renewed focus on Medicare for all

"Democrats aren't just running on good old ideas like a higher minimum wage, they're running on good new ideas like Medicare for all."

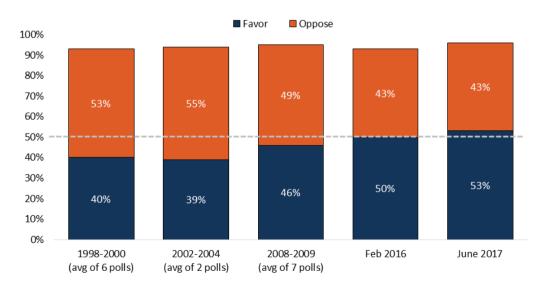
—President Barack Obama (Sept. 7, 2018)



Medicare-for-all is slowly gaining support

Modest Increase in Support for Single Payer Health Care in 2017

Percent who favor or oppose a national health plan in which all Americans would get their insurance from a single government plan



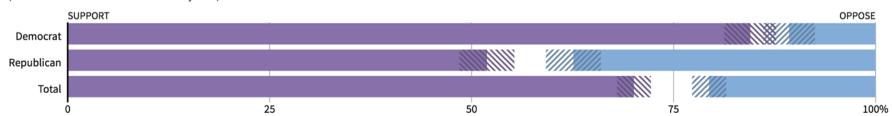


A recent poll found that 52 percent of Republican voters support "a policy of Medicare for all."

Would you support or oppose the following?

A POLICY OF MEDICARE FOR ALL?

(When it comes to the U.S. healthcare system)



(Reuters, August 2018)

The viewpoint from Kentucky...



"I am totally afraid to be sick. I don't have [that money] to pay upfront if I go to the hospital tomorrow."

—Kentucky Obamacare enrollee

Across 41 battleground House of Representatives districts, two-thirds of Democratic nominees want to expand the government's role in healthcare, the review shows. About a dozen support "Medicare for All," for many a reference to a single-payer system that would largely replace private insurance.

—Reuters (Aug. 23)

Candidates to watch

- Gubernatorial candidates
 - Florida: Andrew Gillum
 - Maryland: Ben Jealous
- Battleground candidates
 - Nebraska: Kara Eastman
 - Illinois: Sean Casten

What happens if they win?

- Not much policy making in Congress but lots of policy debate
- Possible state-level action
- Growth in the new Medicare-for-All caucus
- More Medicare-for-all proposals

What happens if they lose?

GOP sends mixed signals on next steps

President Trump (December 2017): "When the individual mandate is being repealed, that means Obamacare is being repealed. We have essentially repealed Obamacare."

Do you think Donald Trump has repealed Obamacare? (Republican voters)

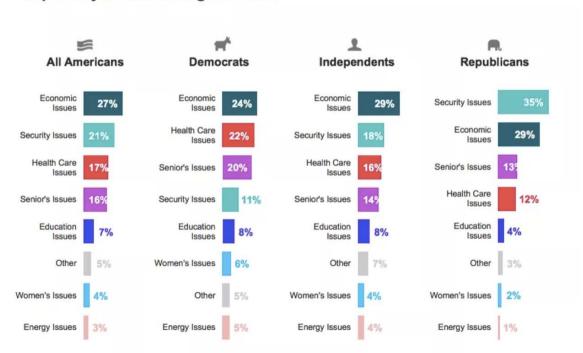
Yes — 44 percent

No — 38 percent

Not sure — 17 percent

Health care is a lower priority for GOP voters...

2018 MIDTERMS
Top Policy Issues Among All Voters



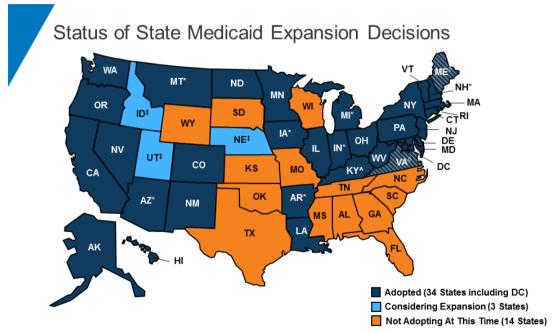
Morning Consult, May 2018

...but still a high priority for some key politicians

Vice-President Pence (August 2018): "We made an effort to fully repeal and replace ObamaCare and we'll continue, with Leah Vukmir in the Senate, we'll continue to go back to that."

Sen. Dean Heller (April 2018): "I think at the end of the day we end up with 53, 54 seats. If we can do that, then we can repeal and replace and change the ACA as we know it today."

Medicaid expansion ballot initiatives



Idaho, Utah, and Nebraska voters will see ballot initiatives to expand Medicaid in November.

NOTES: Current status for each state is based on KFF tracking and analysis of state activity. *AR, AZ, IA, IN, MI, MT, and NH have approved Section 1115 expansion waivers. *On June 29, 2018, the DC federal district court invalidated the Kentucky HEALTH expansion waiver approval and sent it back to HHS to reconsider the waiver program. *UT passed a law directing the state to seek CMS approval to partially expand Medicaid to 100% FPL using the ACA enhanced match. ID and UT have measures on their November ballots to fully expand Medicaid to 138% FPL, and expansion supporters in NE are awaiting final confirmation that the signatures they submitted for a similar initiative meet the state's ballot initiative requirements. *Expansion is adopted but not yet implemented in VA and ME. (See the link below for more detailed state-specific notes.)

SOURCE: "Status of State Action on the Medicaid Expansion Decision," KFF State Health Facts, updated July 27, 2018. https://www.kff.org/health-reform/state-indicator/state-activity-around-expanding-medicaid-under-the-affordable-care-act/

Medicaid expansion ballot initiatives

State	Medicaid expansion eligible population
Idaho	43,000
Nebraska	34,000
Utah	91,000

About 168,000 low-income Americans could gain coverage as a result of these ballots

Source: Kaiser Family Foundation

Medicaid expansion is popular — even in red states

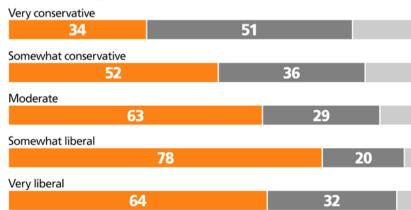
Poll shows bipartisan support for initiative to fully expand Medicaid in Utah

Q: Do you support or oppose a proposed ballot initiative that would fully expand Medicaid in Utah?

Total

54% support	35% oppose	Don't know
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Political ideology breakdown





Medicaid expansion is popular

In Idaho, there are currently 78,000 low income Idahoans who lack affordable comprehensive health coverage. Would you favor or oppose the governor and state legislature taking action to provide them with access to quality health care?

Favor - 75.7 percent

Oppose - 16.6 percent

Medicaid expansion more popular than Obamacare

Do you generally approve or disapprove of the 2010 Affordable Care Act, often referred to as Obamacare, that restructured the U.S. healthcare system?

Approve - 35 percent

Disapprove - 59 percent

Is Maine a preview?

Maine Gov. Paul LePage has refused to follow a ballot initiative expanding Medicaid.



What happens if the ballots pass?

- Low-income Americans gain coverage
- More states turn to ballots to expand coverage
- Big states (Texas, Florida) remain hold-outs

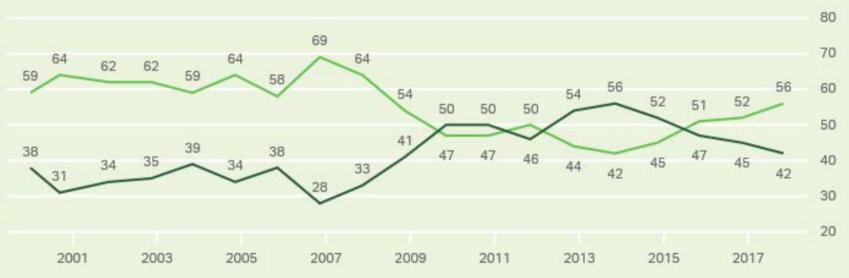
Looking forward to 2020...

Democrats have shifted to support Medicare-for-all with astonishing speed. But the politics are outpacing the policy.

Responsibility for Health Insurance

Do you think it is the responsibility of the federal government to make sure all Americans have healthcare coverage, or is that not the responsibility of the federal government?





GALLUP

Is America ready for Canadian health care?

"It was interesting to talk to patients who said, 'We believe healthcare is a right,' I think if you walked out in the street and you talked to people, they would find it inconceivable that somebody would not be able to get the health care they need because they don't have that money."

—Sen. Bernie Sanders



Questions that will loom large in 2020

- What does Medicare-for-all cover?
- How do we pay for it?
- Do we look more like a Canada or more like a Germany?
- Do Democrats agree on what happens next or are they split, like Republicans on repeal?

Competing proposals exist in the Senate

Democrats have introduced different bills to increase insurance enrollment:

- Sen. Sanders' Medicare-for-all bill
- Sen. Murphy's Medicare buy-in bill
- Sen. Schatz's Medicaid buy-in bill

Looking forward to 2020

What about Republicans?

- In 2016, the plan was (sort of) clear: repeal and replace
 Obamacare
- In 2020, there isn't a clear plan at all
- Expect attacks on Medicare-for-all but not much proactive policy creation

Those attacks can be powerful in swaying public opinion.

Figure 4

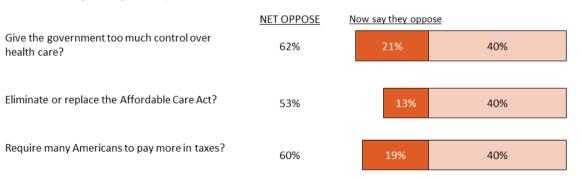
Arguments Against Single Payer Plan Sway Some Initial Supporters

Do you favor or oppose having a national health plan, or (single-payer/Medicare-for-all) plan, in which all Americans would get their insurance from a single government plan?



ASKED OF THE 55% WHO FAVOR:

What if you heard that OPPONENTS say guaranteed universal coverage through such a plan would...





The one thing we know for sure: the health care debate isn't ending.



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