

Donald Trump vs. Joe Biden on Health Care

This appears to be the health care positions of the candidates as of October 6, 2020. Content is drawn from the most credible sources available.

“The candidates’ guiding principles are known but specifics about their policies, structural changes and funding for their programs is unavailable.

Trump Guiding Principles:

The states are the focus for innovation and reforms. Private solutions are better than government programs. Price transparency will spark competition and consumerism. Healthcare is an individual responsibility in which government policy plays a role.

Biden Guiding Principles:

Healthcare is a fundamental right. Access must be equitable and universal. Spending should be constrained but adequate. The Affordable Care Act (ACA) is a suitable starting point for needed reforms to the efficiency and effectiveness of the system.”

...Keckley Report, The Great Debate_ How Healthcare will be Framed, September 28, 2020

In 2016, Donald Trump campaigned on the promise that he would repeal and replace the Affordable Care Act (ACA). Republican congressmen failed to accomplish this task although they were able to eliminate the individual mandate. This failure has continued to be a thorn in the President’s side.

Joe Biden stated that he will work to expand the Affordable Care Act ACA and offer an additional public option. He also stated that his plan will provide a pathway to universal coverage. Biden further stated, “If you like your current health plan, you will be able to keep it.” This is the same message that we heard from President Obama when the ACA was passed – only to be proven false shortly thereafter.

Whoever is elected President in 2020 will have a difficult time making healthcare changes with a politically divided U.S. House and U.S. Senate.

The reality is that, since the passage of the ACA, health insurance premiums have significantly increased while benefits have significantly decreased for many Americans. Very little has been done to control the escalating cost of health care, which is the real problem.

Here is a closer look at the positions of both candidates.

Issue	Donald Trump	Joe Biden
Prescription Costs	Issued an Executive Order requiring Medicare to pay the same prices for drugs as in Europe and other countries.	Will allow Medicare to directly negotiate prices. Will push for more generics.

	<p>Has pushed for more generics (record approval of 1,600 new generics during the first two years of his term).</p> <p>Signed Executive Orders to lower prices on insulin and epinephrine for low-income patients.</p> <p>Supports the idea of buying lower cost drugs from other countries.</p>	<p>Will establish a committee to develop prices for new drugs.</p> <p>Supports the idea of buying lower cost drugs from other countries.</p>
Pre-Existing Conditions	Does not want any restrictions for those with pre-existing conditions.	Does not want any restrictions for those with pre-existing conditions.
Association Health Plans	Has expanded Association Health Plans	Has not publicly stated a position on Association Health Plans.
Individual Mandate	Eliminated by the Trump Administration	Wants to have the individual mandate reinstated.
Health Savings Accounts (HSAs)	<p>Wants to increase individual annual contributions from \$3,500 to \$9,000 (double for families).</p> <p>Will allow funds to be used to pay for individual health plans to receive the same tax benefits as employer premiums.</p>	Has not publicly stated a position on HSAs.
Surprise Billings	Wants to eliminate surprise medical billings.	Wants to eliminate surprise medical billings.

<p>Changes to the Affordable Care Act (ACA)</p>	<p>Wants to repeal and replace the ACA with a better health plan option called the America First Healthcare Plan</p>	<p>Wants to: Reverse changes made to the ACA and expand it.</p> <p>Add a Medicare-like public option plan to compete with the private market.</p> <p>Automatically enroll low-income individuals into a premium-free plan.</p> <p>Increase tax credits to lower premiums.</p> <p>Change the level of “affordability” from 9.86% to 8.5% of income for individuals.</p>
<p>Expanding Medicare</p>	<p>Does not plan to lower Medicare to age 60.</p> <p>Lowered Medicare Advantage premiums and modernized the program with new benefits and options.</p>	<p>Wants to lower Medicare to age 60.</p>