



# Health Care Proposal Comparison



	House Bill	Senate Bill	For Conference Committee
<b>MassHealth Expansion</b>	<ul style="list-style-type: none"> <li>• Children to 300% poverty</li> <li>• Adults with children to 200% poverty</li> <li>• Single adults to 100% poverty</li> <li>• Reinstatement of Dental Benefits</li> <li>• Reinstatement of elderly/disabled immigrants here less than 5 years</li> <li>• <b>No reinstatement of working immigrants here less than 5 years</b></li> </ul>	<ul style="list-style-type: none"> <li>• Children to 300% poverty</li> <li>• Adults with children to 200% poverty</li> <li>• Benefits for all legal immigrants</li> <li>• Reinstatement of dental/eyeglass</li> <li>• <b>No MassHealth expansion for single adults</b></li> </ul>	<ul style="list-style-type: none"> <li>• Children to 300%</li> <li>• Families to 200%</li> <li>• Individuals to 100% (or 200%)</li> <li>• Eyeglass/Dental</li> <li>• All legal immigrants</li> </ul>
<b>Assistance for Small Businesses/Self Employed</b>	<ul style="list-style-type: none"> <li>• Insurance market reforms</li> <li>• Replacement of Insurance Partnerships with new subsidy program under the “Commonwealth Connector”</li> <li>• Authorizes Re-insurance (no \$ amount)</li> </ul>	<ul style="list-style-type: none"> <li>• Insurance market reforms</li> <li>• Expand insurance partnership</li> <li>• <b>Stripped down insurance products</b></li> </ul>	<ul style="list-style-type: none"> <li>• Insurance market reforms</li> <li>• Expand insurance partnership or replace with comparable program</li> <li>• No stripped down insurance products</li> </ul>
<b>Assistance for Moderate-Income Families</b>	<ul style="list-style-type: none"> <li>• Sliding scale subsidies for families up to 300% poverty</li> <li>• Includes 19-25-year-olds in family insurance plans.</li> <li>• Creates new product for 19-25-year-olds</li> </ul>	<ul style="list-style-type: none"> <li>• <b>No sliding scale subsidies</b></li> <li>• Include 19-25-year-olds in family insurance plans</li> <li>• Allows creation of stripped-down insurance products to be sold through “Commonwealth Connector”</li> </ul>	<ul style="list-style-type: none"> <li>• Sliding scale subsidies for all up to 300% poverty</li> <li>• Insurance for 19-25-year-olds</li> <li>• No stripped-down insurance products</li> </ul>
<b>Fair Reimbursements</b>	<ul style="list-style-type: none"> <li>• Links rate increases to performance</li> <li>• \$90 million included in FY '07 budget</li> </ul>	<ul style="list-style-type: none"> <li>• \$106 million in increased payments to hospitals/physicians/health centers.</li> </ul>	<ul style="list-style-type: none"> <li>• Protection for health centers/hospitals/physicians.</li> </ul>
<b>Fair Funding</b>	<ul style="list-style-type: none"> <li>• Assessment on businesses who do not provide health insurance, set at 5-7% of payroll, to raise \$350 million</li> <li>• Exemption of all small businesses under 10 employees.</li> <li>• Elimination of \$160 million surcharge for free care pool.</li> </ul>	<ul style="list-style-type: none"> <li>• “Free Rider Surcharge” on business over 50 employees whose employees or dependents use free care pool</li> <li>• <b>Would raise only \$80 million</b></li> <li>• <b>Might cause employers not to hire workers who use free care pool</b></li> <li>• Keeps \$160 million free care charge.</li> </ul>	<ul style="list-style-type: none"> <li>• Keep House employer assessment – no way to fund MassHealth expansion and sliding scale subsidies without it.</li> </ul>
<b>Individual Mandate</b>	<ul style="list-style-type: none"> <li>• Individual mandate to purchase insurance if affordable product is available.</li> <li>• Details on products and definition of affordability to be determined by “Commonwealth Connector” insurance exchange board.</li> </ul>	<ul style="list-style-type: none"> <li>• Free rider surcharge charges individuals 300-400% of poverty receiving partial free care for their hospital costs if they turn down employer-offered coverage.</li> </ul>	<ul style="list-style-type: none"> <li>• Support only if it is accompanied by strong employer responsibility mandate, and so long as affordability, privacy and quality controls are maintained.</li> </ul>