



Health Care Proposal Comparison



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