

# NPAF National Patient Advocate Foundation

The Patient's Voice | since 1996

## CONGRESSIONAL CANDIDATES SURVEY ON HEALTH CARE

1. Today, over 47 million Americans are uninsured and 25 million are underinsured. To many Americans having health insurance doesn't necessary mean their medical needs will be covered, and for those without health insurance, access to healthcare services is often unattainable. NPAF supports a national, bi-partisan approach to achieve universal access to health care which is affordable, high quality, fair and equitable, and portable.

Agree  
 Disagree

Comments:

see attached sheet for comments  
 \_\_\_\_\_  
 \_\_\_\_\_

2. Health insurance requirements vary by state, creating a patchwork health care system. Some argue for a streamlined national guideline for what must be included in a health insurance plan; others say that only the states should regulate what is in a health plan; and others argue that there should be no minimum requirements for what is covered in a health plan.

Favor a national minimum benefit guideline for health insurance  
 Favor state benefit guidelines for health insurance  
 Do not favor minimum benefit guidelines

Comments:

\_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

3. Approximately 160 million Americans obtain their health insurance through their employers and employees are not taxed for this benefit. A number of health care reform proposals would limit or eliminate the employer-based health system, and change the tax treatment of health care. Which of the following general health care reform proposals do you support?

a. Maintain & strengthen the current employer-based system for health care  
 b. Maintain employees' current tax exclusion of health benefits  
 c. Phase-out the employer-based health system  
 d. Phase-out the current worker exclusion from taxable income of health benefits  
 e. Other \_\_\_\_\_  
 \_\_\_\_\_

4. In our current system, most health plans are regulated at the federal level, with a smaller percentage regulated by individual states. Some argue this regulatory framework complicates our patchwork health care system. In your opinion, the regulation of health insurance should primarily be the responsibility of:

- a. Federal government
- b. State and local government
- c. Both federal and state governments
- d. Other \_\_\_\_\_

5. Numerous health care reform plans have been proposed by elected officials, organizations and individuals. Which, if any, of the following proposals do you support?

- a. Maintaining our current system where most health care is managed in the private sector, is responsive to individual need and personal responsibility
- b. Creating a single-payer health care system primarily run by the Government
- c. Allowing everyone to participate in a system of private insurance (modeled on the Federal Employee Health Benefits Program)
- d. Requiring insurers to cover people without regard to pre-existing conditions
- e. Helping high cost patients by establishing a Catastrophic Health Insurance program
- f. Other \_\_\_\_\_

6. Several health care reform proposals include altering or eliminating the existing Medicaid and state children's health insurance programs. Do you favor phasing-out Medicaid and state children's health programs and replacing them with a system of guaranteed private insurance, with subsidies for those unable to maintain health coverage on their own?

- Favor
- Oppose

Comments: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

7. Government's health care spending could exceed one-third of gross domestic product (GDP) in the U.S. by 2050 if current trends continue. As patients, payers and providers face escalating costs, it is clear that health care reform must address the critical issue of cost. Which of the following would you support to help control health care costs?

- a. Widespread use of evidence based medicine
- b. Prescription drug reimportation
- c. Consumer-driven health plans (HSAs/high deductible plans) to increase competition
- d. Health information technology including e-prescribing
- e. Use of generic drugs and biologics
- f. Empowering federal or state government to negotiate the costs of drugs
- g. Other \_\_\_\_\_

8. An increasing number of Americans find themselves in medical debt crisis due to mounting premiums, co-pays, deductibles and annual and lifetime caps on coverage; and research suggests that between 25-50 percent of bankruptcies are related to medical debt. To help those with severe medical debt, which would your favor?

- a. Limiting credit card interest rates for medical expenses/debt
  - b. Protecting those with terminal illnesses from predatory collection practices
  - c. Limiting what hospitals can charge uninsured patients
  - d. Reforming our bankruptcy laws
  - e. Other \_\_\_\_\_
- 

9. Cancer is one of the most expensive diseases with treatments often exceeding as much as \$100,000 a year. Cancer patients are increasingly overburdened with cost-sharing requirements that place them in serious financial debt. Would you support capping out-of-pocket spending for cancer patients at a pre-determined level (example: 15% of annual income)?

- Yes
- No

10. By 2006, approximately 22.5 million seniors had enrolled in the new prescription drug benefit under Medicare. However, the plan includes a gap in coverage often referred to as the "donut hole." Most seniors receive no coverage for their prescription drugs once they reach the "donut hole" and struggle to pay high prescription drug costs. Do you support any of the following reforms to help fix the "donut hole"?

- a. Enacting a small federal tax increase
- b. Driving down Medicare costs through the expanded use of generic drugs
- c. Charging higher income seniors more for Part D coverage
- d. Allowing Medicare to negotiate the price of drugs
- e. Removing the current cap on Social Security payroll taxes
- f. Other

Comments:

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1. Agree. I recently unveiled my own plan for universal health coverage. I am currently the only Senate candidate in the country with their own universal health care plan. My plan would offer every individual quality, affordable health care choices. Individuals who like their current coverage would be able to keep it. My entire plan can be viewed at [www.tomallen.org](http://www.tomallen.org)
2. Maine residents are lucky in that the state does provide minimum requirements for insurance standards. I support these standards because I believe it is important that individuals purchasing insurance have minimum standards of coverage. Unfortunately, some states have no regulation for coverage standards. That is why I have opposed legislation that would allow for the circumvention of these state regulations.
3. I believe that our system of health insurance needs a fundamental change, which is why I have introduced a plan for universal coverage. Under my plan individuals and employers would be able to keep their current system of insurance if they are happy with it. However, my plan also creates a new public plan, modeled on the benefits currently offered to members of Congress that would provide affordable, quality health care choices.
4. C.
5. C, D and F. For more information on my own universal health care plan go to [www.tomallen.org](http://www.tomallen.org).
6. Oppose.
7. A, B, D, E, F. I am greatly in favor of mechanisms that drive down the current cost of health care. Congress should act to change the current Medicare Part D law to allow the government to negotiate lower drug prices. Additionally, I have passed Comparative Effectiveness legislation in the House which would allow both doctors and patients to have access to the best available research on what treatments and devices are most effective.
8. The rise in health care related bankruptcy and health care related debt are key reasons why it is so important that we reform our current health care system. We can only do so through bold and dramatic action. That is why I have introduced my own universal health care plan to provide every man, woman and child in this country with access to quality, affordable health care choices.
9. Yes. This is a very personal issue to me since my wife, Diana, recently underwent treatment for breast cancer. She was lucky to have excellent access to health care because of the insurance I receive as a Member of Congress. I believe all people deserve the type of care she received which is why I have introduced my own plan for universal health insurance that would provide quality, affordable health care choices with cost controls.

10. B and D. Congress should not have passed the Medicare Part D Act without allowing the government to negotiate lower drug prices. The bill that was passed has been described as a financial boon for the pharmaceutical industry. This leaves seniors paying more than they should. I have sponsored legislation to address this problem and I hope that Congress will act to allow the government to negotiate lower prices.