

Healthcare Reform Digest: 2020 Presidential Election



The future of healthcare is on center stage: A presidential election is a few short weeks away, we continue to face a global pandemic, and the Supreme Court is poised to hear oral arguments in the case of California v. Texas where, once again, the constitutionality of the Affordable Care Act (ACA) is at issue. While the candidates for the presidency differ in their views on the ACA, one thing is clear: both President Trump and former Vice President Biden would enact significant changes to how people access and pay for healthcare.

Affordable Care Act

The candidates agree on one aspect of the ACA – no individual with a pre-existing condition should be unable to obtain health insurance. But that may be where their similarities end.

President Trump opposes much of the ACA and has worked to repeal the law. His position is that the ACA has resulted in increased premiums and decreased choice. President Trump would expand access to short-term limited duration plans, association health plans, and use of health reimbursement arrangements to pay for individual plans.

For more information see these Healthcare Reform Digests on [short-term limited duration plans](#), [association health plans](#), and [HRA expansion](#).

Biden would build upon the ACA by expanding plan options and subsidies. Biden would create public option plans and extend access to Medicare to anyone aged 60 and over. Also, under Biden's plan, all consumers in the individual market would qualify for premium tax credits regardless of income. Subsidies would still be provided on a sliding scale such that no individual would pay more than 8.5 percent of income for health insurance. A consumer could purchase coverage through the Exchange in the individual market, and would be eligible for subsidies, even if they are eligible for insurance from their employer.

For more information about Medicare expansion and public option plans, see this [Healthcare Reform Digest](#).

Prescription Drugs

President Trump has issued several executive orders to address rising prescription drug costs. The president has focused on issues such as rebates, requirements to pass savings from the 340B discount program to consumers, and allowing safe importation of certain prescription drugs.

The Biden plan also includes several elements to address prescription drug costs, including allowing re-importation of drugs, negotiating prices for excessively priced drugs where there is limited competition, and limiting price increases for unreasonably priced drugs. Biden would also create new tax penalties for manufacturers that increase the price of drugs more than general inflation and would eliminate tax breaks for money spent on direct-to-consumer advertising.

Surprise Billing

Both President Trump and former Vice President Biden would address surprise billing. President Trump would limit surprise billing and increase the number of providers participating in the same insurance network as the hospital in which they work. Biden would prohibit providers from charging patients out-of-network rates when the patient does not have control over which provider they see.

[For more information on Surprise Billing, see this Healthcare Reform Digest](#)

The Candidates' Plans

This Healthcare Reform Digest shares highlights of the candidates' plans and approaches. Other areas of focus include COVID-19 response, healthcare price transparency, women's reproductive rights, and mental health and substance use treatment and parity. For more information on how the candidates would address these and other issues, see President Trump's [America-First Healthcare Plan](#) and former Vice President Joe Biden's [healthcare platform](#).

Blue Cross & Blue Shield of Rhode Island & The ACA

Blue Cross & Blue Shield of Rhode Island has long supported the ACA, especially the essential principle of the law: All individuals should have access to insurance, regardless of whether they have a pre-existing condition. We also recognize the importance of access to preventive care without cost-sharing. The ACA subsidies that many Rhode Islanders receive to help pay for insurance coverage in the individual market and the risk adjustment program have been instrumental in making insurance coverage more affordable. We hope others will join us in building on lessons learned during the past ten years to continue improving the health of Rhode Islanders while addressing affordability, quality and access to care, especially for those in underserved communities.

