

## HEALTH

## House And Senate Health Bills Compared

|                                  | Senate Bill   | House Bill   |
|----------------------------------|---|--|
| CBO cost est. / net 10 yr.       | \$871 billion   | \$894 billion  |
| Govt.-sponsored insurance plan   | None. Requires the Office of Personnel Management to contract for at least two multi-state plans to be offered on the exchange in each state, including one non-profit plan, and one that does not offer abortion coverage.   | Creates a public option, financed through premiums. It would use negotiated rates no lower than Medicare rates.  |
| Taxes                            | Imposes a 40 percent excise tax on individual health plans over \$8,500 and family plans above \$23,000. Collects annual fees from drug and medical device makers, insurers. Includes a 10 percent tax on tanning salon services, and raises Medicare payroll tax 0.9 percent on couples' income above \$250,000. | Imposes a 5.4 percent surtax on family incomes above \$1 million and individual incomes above \$500,000. Taxes 2.5 percent of the price on the first sale of any medical device. |
| Medicaid expansion               | Up to 133 percent of Federal Poverty Level  | Up to 150 percent of Federal Poverty Level   |
| Medicare Advantage changes       | Sets payments based on the average of the bids from plans in each market. Creates performance bonus payments, and provides a four-year transition to new benchmarks beginning in 2012.  | Reduces benchmarks to fee-for-service levels by 2013.  |
| Employer mandate                 | No  | Yes  |
| Employer's share of premium cost | N/A   | 72.5 percent for individuals, 65 percent for families.   |
| Employer penalties               | Employers with more than 50 employees that do not offer coverage must pay a \$750 fee for each full-time worker receiving a health insurance tax credit.  | Employers not offering insurance would pay fines of up to 8 percent of payroll.  |
| Employer exemption               | N/A   | Exempts employers with an annual payroll less than \$500,000 from penalties.   |
| Individual mandate               | Yes   | Yes  |
| Premium subsidies for incomes    | Up to 400 percent FPL   | Up to 400 percent FPL  |
| Premium contribution limits      | From 2 percent of income for those at 100 percent of FPL, phasing out to 9.8 percent at 400 percent.  | From 3 percent of income at 133 percent of FPL, phasing out to 12 percent at 400 percent.  |
| Individual penalty               | \$750 per person/yr   | 2.5 percent of modified adjusted gross income.   |
| Abortion Provisions              | No health plan on the exchange would be required to offer abortion coverage, and those that do would be prohibited from using money from taxpayer subsidies to pay for such procedures.   | Bars federal funds for abortions in the public option. Bars those receiving subsidies from buying plans that provide elective abortions.   |

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Sources: H.R. 3590, H.R. 3962, committee summaries