



# HEALTHCARE POLICIES IN THE 2020 PRESIDENTIAL CANDIDATES

PHOTO CREDIT: ID6390005 John Black | Dreamstime

by CALDER ALTMAN '22

Amongst a global health pandemic, record unemployment, and an impending recession, the 2020 presidential candidates' healthcare plans have come under renewed scrutiny. According to a Pew Research poll, 68% of voters say healthcare is a "very important issue," second only to the economy.<sup>1</sup> Responding to these polls, both President Trump and Vice President Biden agree that healthcare is more important than ever. But this is where the disagreement ends--they offer competing visions of the healthcare system, with Trump pushing for a smaller role for the national government and Joe Biden promising to enhance Obamacare and with it the role of the federal government.

In 2016, then-candidate Trump's healthcare platform could be summed up in one sentence: "repeal and replace."<sup>2</sup> He was talking about The Affordable Care Act, commonly known as Obamacare, which since its inception in 2010 had become a central target for Republican healthcare policy. This year's election casts Trump against one of the ACA's architects and biggest proponents, Vice President Joe Biden.

1 <https://www.pewresearch.org/politics/2020/08/13/important-issues-in-the-2020-election/>

2 [https://ballotpedia.org/Donald\\_Trump\\_presidential\\_campaign,\\_2016/Healthcare](https://ballotpedia.org/Donald_Trump_presidential_campaign,_2016/Healthcare)

Their competing visions for the future of American healthcare, cast anew as a vital issue amidst the coronavirus pandemic, center primarily on the future of the Affordable Care Act.

In the decade since its creation, the Affordable Care Act has come under many challenges, and while it has not been completely struck down, many of the original provisions have been chipped away. The individual mandate, a key stipulation requiring everyone to have health insurance through the threat of penalty if you are uninsured, has been rendered ineffectual through court rulings and a congressional act reducing the penalty for being uninsured to zero dollars. This coming term The Supreme Court will hear a challenge from a group of Republican-led states that the individual mandate is unconstitutional. The Court heard a similar argument in 2012 but upheld the individual mandate as part of Congress' power to tax.<sup>3</sup> However, since the tax on the individual mandate is now reduced to zero dollars, the states argue that it is no longer a tax. After the death of Justice Ginsburg, this case has thrust the future of the ACA into uncertainty.

3 <https://www.cnn.com/2020/09/25/trump-supreme-court-pick-major-cases.html>

## THE CANDIDATES

### President Donald Trump

Since coming into office, President Trump has made it a priority to reorient the healthcare system around “free-market principles.”<sup>4</sup> In 2017, soon after Trump was sworn in, the Republican-controlled House of Representatives passed The American Health Care Act (AHCA), an attempt to replace the ACA. While the AHCA ultimately did not pass in The Senate, it offers a good view into the specifics of what a Trump replacement for the ACA would look like, should he have another chance to craft major healthcare legislation in a second term.

The American Health Care Act passed by the House in 2017 ended up looking surprisingly similar to the ACHA. Interestingly, it did not remove the individual mandate as Republicans claimed it would, rather it replaced it with a surcharge on future insurance registration.<sup>5</sup> While keeping many Medicare provisions in place it overall reduced the amount of money the federal government would give to Medicare. Federal funds for Medicaid would be cut for one year with further review afterward. But in perhaps the greatest reversal from the ACA, the ACHA would allow insurers to charge higher prices for individuals with pre-existing conditions. Overall, the plan would give states more flexibility to limit coverage, with the rationale that this would return the healthcare system to a free-market model. The Senate version of the legislation, which fell just short of passage, would have shifted greater power and resources to states to develop their own systems. Aside from House-Senate differences, Republicans were blocked from proposing larger changes because

only changes in taxing or spending could be passed with a simple majority in the Senate; regulatory changes were subjected to potential filibuster that could only be overcome with 60 votes.

Assessing Donald Trump’s healthcare policies for a second term is much more difficult. His campaign, and the Republican National Committee, have not released policies for the 2020 election. Thus, to assess his plans for a second term, it is critical to assess his past record, which includes not only the ACA but several executive actions he has taken. After the ACHA failed, Trump accomplished many incremental things, specifically in the regulatory realm. Trump’s FDA approved the highest number of generic drugs in history, and in 2018 overall drug prices fell for the first time in 50 years.<sup>6</sup> Through the FDA he has also funneled money to rural workers, as well as allowed small businesses to pool risk across states, reducing their healthcare costs. Yet it is important to note that Trump’s lack of a healthcare plan, set against uncertain political times, a new Supreme Court case that could strike down the ACA, and the global coronavirus pandemic, are impediments to predicting what a second Trump term will mean for healthcare.

### Vice President Biden

Joe Biden, on the other hand, has released a detailed healthcare plan. As Vice President during the inception and passage of the ACA, Biden wants to reform, rather than replace, the ACA. During the Democratic primaries, there was significant pressure from some of his “father-left” rivals to endorse a single-payer healthcare system. While Biden still supports the ACA and not a single-payer “Medicare for all” plan, he now calls for adding a public option to the ACA market.<sup>7</sup> However, many people speculate that by adding a cheaper public option to the private market, Biden’s policy will effectively lead to a single-

4 DonaldJTrump.com, “Healthcare reform to make America great again,” accessed March 3, 2016

5 <https://www.firstquotehealth.com/health-insurance-news/american-health-care-act-summary>

6 <https://www.promiseskept.com/achievement/overview/healthcare/>

7 <https://joebiden.com/healthcare/#>

payer system in the future. This would transform, potentially over the span of decades, the structure of the American healthcare system. Supporters say this move could potentially guarantee health insurance to every American;<sup>8</sup> critics are concerned that health care options or quality may be diminished and the fiscal condition of the U.S. Government worsened.

#### Conclusion:

While the two candidates disagree on the central feature of the American healthcare system, the ACA, they do agree on several specific policies. Both candidates have pledged to stop “surprise billing” from hospitals, lower drug prices, and create tax credits for lower and middle income families seeking to purchase health insurance. Overall, while both candidates differ greatly on how to reform the system as a whole, they both claim they will lower healthcare costs for everyday Americans. President Trump argues that he will do so by divesting power from the federal government to the states, giving each state more flexibility over their healthcare plans. By increasing competition in the healthcare marketplace and repealing Obamacare, the Trump administration believes it would decrease healthcare costs while giving Americans more flexibility over their plans and reducing federal spending. Joe Biden’s plan would increase the role of the federal government, especially over the long term if his plan slowly morphs into a single-payer system. Under Biden’s plan, there would be fewer differences between states and less flexibility for states and businesses to provide healthcare. In these competing visions, both candidates hope to make Americans better off: Trump by giving people the option of cheap, flexible healthcare and Joe Biden by expanding healthcare coverage, even if that means more federal spending and less consumer flexibility.

---

8 <https://www.msn.com/en-us/news/opinion/fans-of-medicare-for-all-have-an-ally-in-biden/ar-BB19aw9l>