

Health Care Ideas to Run on



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Former President Donald Trump’s latest attacks on the Affordable Care Act (ACA) have put the health care debate back into familiar territory. Democrats can readily defend the ACA—especially with the additional savings and protections signed into law by President Joe Biden. But they also need to press their advantage by building upon the ACA with additional ideas that address voters’

worries about health care bills, access to reproductive care, and affordable coverage. In fact, 9-in-10 voters say cutting health care costs is important—a salient issue across party ideology and race. Put simply, it is time for Democrats to finish the job on the ACA. Here is a guide to three simple messages, and a host of ideas within each, to move the debate forward:

1. Lower patients' health care costs.
2. Freedom to choose your own health care.
3. Guaranteed, affordable coverage.

1. Lower Patients' Health Care Costs

Republicans don't have a plan for lowering health care bills while Democrats are doing just that. Democrats have capped premiums for families with private coverage and lowered prescription drug costs for people with Medicare. But with the cost of coverage rising at 7% and 100 million Americans living with medical debt, it's vital to cap costs so everyone can afford to get the care they need.

Here's how:

- *Cap insulin costs.* Medicare has capped insulin at \$35 a month. That same cap should apply to people with private insurance along with similar caps for everyone with a chronic disease.
- *Lower deductibles.* Employees' deductibles—the amount they have to pay before insurance kicks in—have risen 53% in the last 10 years. It is time to cap deductibles and all other out-of-pocket costs as a percentage of income so they don't bust a family's budget.
- *Abolish medical debt.* Patients who have health insurance shouldn't have medical debt. Let's take that debt off the books of providers who are not likely to collect it anyway.

- *Stop hospital overcharging.* Many hospitals pad their bills with a fee for getting routine care in an outpatient department that had previously been done in a doctor's office. That needs to stop, similar to when Congress banned surprise bills.
- *Stop paying doctors and hospitals for wasteful care.* Instead of paying providers by the number of services, they should earn more money by making people well.

2. Freedom to Choose Your Own Health Care

Since the overturn of *Roe v. Wade*, Republicans have passed abortion bans or restrictions in 26 states. Democrats have fought back to protect access to reproductive rights and the right of everyone in America to be able to make their own medical decisions with their families and their doctors. Republican abortion bans have left nearly half of women of reproductive age, more than 36 million, without adequate access to abortion and related medical care. And now, Republicans are trying to ban or restrict access to birth control. Democrats need to make it clear that we are the party that trusts people to make their own medical decisions. Here's how:

- *Create a federal right to an abortion.* Patients should have a federal right to choose abortion if they need it, and medical providers should not risk losing their license if they provide it. Congress also needs to stop states from placing medically unnecessary restrictions on abortion on patients such as arbitrary waiting times.
- *Protect and expand access to contraceptives.* Contraception should be guaranteed under federal law. Insurance providers should cover the full range of contraceptives, including over-the-counter birth control, without cost-sharing.

- *Increase funding for family planning.* Doubling Title X funding would ensure family planning services are accessible to all Americans—no matter their income.
- *Protect coverage for travel expense.* With abortion bans in many states, numerous people need to travel for care. When employers choose to help employees and their families with travel expenses, they shouldn't face any legal obstacles.

3. Guaranteed, Affordable Coverage

When Republicans campaign on lowering health care costs, they usually mean reducing coverage. That includes kicking people off health care plans and making it harder to enroll. Democrats have fought to expand coverage beyond the ACA and make sure that no one loses coverage. Since the passage of the Affordable Care Act, the rate of Americans without health insurance dropped from 17.8% in 2010 to an all-time low of 7.7% in 2023. Now, it's time to get the uninsured number down to zero. Here's how:

- *Automatic coverage.* 17.4 million people qualify for free or subsidized coverage—they just haven't signed up. We should guarantee coverage by making enrollment automatic through tax filings and throughout low-income programs.
- *Close the Medicaid coverage gap.* 10 states have not expanded Medicaid as provided in the ACA, leaving 2.1 million people without coverage. Allowing those in this Medicaid Coverage Gap to qualify for enhanced ACA tax credits and permitting local governments to expand Medicaid on their own would close this gap.
- *Cover dental, vision, and hearing bills through Medicare.* Starting with the highest value care, Medicare needs additional benefits to complete the financial protection and access to care for older and disabled Americans.

To find out why Democrats should run on health care in 2024, [click here](#).

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