

BENEFITS INSIGHTS



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How the 2016 Election Could Affect Health Care

The 2016 presidential election could bring significant changes to the U.S. health care system. Hillary Clinton and Donald Trump have both campaigned on promises to control health care spending and reduce out-of-pocket expenses for consumers.

The chart below provides a brief overview of each candidate's health care platform, so you can better understand how Clinton or Trump may affect the employee benefits landscape if elected into office.

Issue	Hillary Clinton (D)	Donald Trump (R)
The Affordable Care Act (ACA)	Wants to expand the ACA	Wants to repeal the ACA
Cadillac tax	Would repeal the Cadillac tax	Would repeal the Cadillac tax
Prescription drugs	Wants to eliminate tax breaks pharmaceutical companies get for direct-to-consumer advertising and allow consumers to import drugs from other countries (like Canada)	Calls for a free market for prescription drugs and supports allowing consumers to import drugs from other countries that regulate prices
Undocumented immigrants' access to coverage	Would allow undocumented immigrants to buy insurance through the Marketplace	Wants would-be immigrants to prove they can pay for their own health care
Public option	Supports an option that allows people as young as 55 to buy Medicare coverage	Does not appear to support a public option at this time

According to a recent study from Gallup, 15 percent of Americans say health care costs are their family's top financial concern—making health care a hot topic on the 2016 campaign trail.



Issue	Hillary Clinton (D)	Donald Trump (R)
Medicare	Supports allowing Medicare to negotiate lower drug prices and cap out-of-pocket costs for those with chronic health problems	Against cuts to Medicare and wants to grow the economy to preserve the future of the program
Coverage across state lines	Open to the issue, but the topic isn't currently part of her party's platform	Supports allowing the sale of health insurance across state lines and allowing individuals to deduct health insurance premiums from their taxes
Price transparency and consumer driven health plans	Would expand pricing disclosure requirements for doctors and hospitals and calls for an end to "surprise" billing	Would encourage the use of tax-free health savings accounts and supports calls for greater price transparency
Medicaid	Would allow states that sign up for Medicaid expansion to receive a 100 percent federal match for the first three years	Wants states to get their funding through block grants

Like any election, how and if these platforms would be achieved once one of the candidates is in office remains to be seen. By being aware of where each candidate stands, though, you can better understand how this election could impact the employee benefits industry and prepare your business for any potential changes.