

Three Parks Independent Democrats
National Health Care Glossary
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By Steve Max, Chair, Health Care Committee

Single Payer: A national system in which private for-profit insurance is replaced by a tax-funded agency that pays everyone's doctor and hospital bills in the way that Medicare does. All tax-paying families are covered. Also known as the Canadian System or Medicare for All. Endorsed by Three Parks.

Insurance Exchange Model: Based on private for-profit insurance companies. A government agency called the "Insurance Exchange" negotiates a choice of basic plans with private insurance companies. Uninsured people go to the "Exchange" to join a plan. People can keep the coverage they now have if it continues to be offered. Limited subsidies for people who can't afford the premiums. Some versions are universal; others are not.

The Public Option: A government sponsored plan similar to Medicare that would be offered as part of the Exchange Model. Combined, they are often called the Mixed Model. Obama, Clinton and Edwards advanced Mixed Models during the primaries. The inclusion of a public option is supported by Three Parks.

Universal Health Care: Used in many ways. With Single Payer, this means everyone is covered. In other plans, it means that everyone must have some form of insurance or receive penalties and fines.

Socialized Medicine: The British system. In England, most health care professionals are government employees and private practice is quite limited. No one is actually proposing this for the U.S., but right-wingers apply the term to every proposal they don't like.

The Conyers Bill, H.R. 676: The actual Single Payer legislation referred to the Ways and Means Committee. Fate uncertain. Endorsed by Three Parks.

The Sanders Bill, S. 703: Introduced by Senator Sanders (I-VT). A federally funded Single Payer plan administered by the states. House version H.R. 1200, Jim McDermott (D-WA).

The Baucus Proposal: The main proposal that will come before the Senate. Finance Committee Chair Max Baucus (D-MT) wants a bi-partisan bill (watch out) and is working with Senator Grassley. Similar to the Mixed Model (above), but the public option may be eliminated by Baucus to get Republican support.

The Kennedy Perspective: His Chief of Staff says Kennedy's plan will be essentially the same as the Baucus plan. But, expect significant differences in details (New England Journal of Medicine, April 1, 2009).

The Obama Plan: Obama says he won't offer a detailed plan because he wants Congress to write it. Nonetheless, people are getting confusing e-mail blasts from various groups urging them to support the Obama Plan.

The Tri-Committee Draft: The House version of the mixed model, released June 19, 2009. Basically the Insurance Exchange model with a severely deficient "public" option.

Medicare: A social insurance program administered by the United States government, providing health insurance coverage to people aged 65 and over, or who meet other special criteria. Medicare operates as a single-payer health care system.

Affordability Credits: House Version. Federal assistance to lower wage working people to help them pay health insurance premiums. Credits should be as widely available and as high as possible. This is essential, because in current proposals people will be penalized for not buying insurance.