

Senate Democrats lay out plans to overhaul health insurance after setbacks under Trump

After Republicans' health care cuts, Democrats see a 'blue sky' moment

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WASHINGTON — Democrats are laying out their plans to rebuild the health care system in the hopes of eventually regaining control of Congress and the White House.

On Thursday, a dozen Senate Democrats proposed a framework for private health insurance with the goal of making it affordable, and more standardized and simple. The plan, led by Ron Wyden (Ore.), the top Democrat on the Senate Finance Committee, is the second in a series.

Democrats have been using health care spending cuts and the rising cost of Affordable Care Act insurance plans as a cudgel against Republicans in this election cycle. But they also want to tell voters what they support, not just what they're against, lawmakers say. And they see the major setbacks to Medicaid and ACA insurance coverage as a chance to start from scratch and to get different factions of the Democratic party to agree on how to rebuild the health care system.

“We're in a blue sky moment,” a Senate Committee on Finance aide said. “Our members feel incredibly emboldened.”

The goal is to solicit ideas and spark discussion, with the aim of introducing a bill next year. Democrats have also been introducing bold policy ideas in other areas, such as taxation, ahead of the midterm elections.

Last month, a group of Democrats outlined ideas for lowering prescription drug costs. A project on long-term care will be announced in a month or two. Along the way, Democrats anticipate needing to contain costs, which could bring in reforms in other health care sectors, such as hospitals.

Democrats shut down the government in a failed attempt to renew enhanced ACA premium tax credits after Republicans cut more than \$1 trillion in government health care spending over a decade as part of President Trump's tax cut bill.

The framework released Thursday focuses on private insurance. It avoids prescribing specific policies, but includes three overarching goals: make insurance affordable, make it simple, and end "corporate greed."

It calls for considering "giving all Americans access to Medicare-type choices for health care," for example.

The Democrats who signed the letter to colleagues have different opinions on how to move toward universal health insurance coverage. Some are proponents of making Medicare available to everyone, some are for making Medicare available to more people, and others have not taken a position on Medicare expansion or have focused on strengthening Affordable Care Act coverage.

The twelve senators who signed the "dear colleague" letter are: Wyden, Mark Warner (Va.), Jon Ossoff (Ga.), Raphael Warnock (Ga.), Lisa Blunt Rochester (Del.), Tammy Baldwin (Wis.), Sheldon Whitehouse (R.I.), Jeffrey Merkley (Ore.), Elissa Slotkin (Mich.), Elizabeth Warren (Mass.), Tina Smith (Minn.), and Peter Welch (Vt.).

Under the simplicity section, it calls for creating a one-stop shop for buying insurance, enabling auto-renewals, standardizing plan offerings and benefits, and making it more difficult for insurers to delay or deny access to products and services.

The corporate greed section is more vague, though it calls for reforming the medical loss ratio policy, which requires insurers to spend a minimum percentage of premium dollars on clinical services and quality improvement, instead of administrative costs, marketing, or profit.

Democrats do not expect to work with Republicans on the plan, though they're not ruling it out. The Senate aide said Democrats are not in a mood to compromise and end up making small changes to the existing system.

“They want to have a bold vision that they can communicate to the public and that they can actually be working on so that when they have an opportunity to pass it, they’ll be in a position to do so,” the aide said.