



HIGHLIGHT SHEET: UNIVERSAL HEALTH CARE THROUGH SHARED RESPONSIBILITY

✓ **Require Employers to Either Cover Employees or Help Finance Employee Health Insurance**

- **Enforce Employer Responsibility:** Under the Edwards plan, employers must either provide their employees adequate health coverage or help finance their employees' health insurance. In return, Edwards will make it easier for businesses to offer insurance by reducing costs.

✓ **Make Insurance Affordable Through Innovative Legislation**

- **Offer New Health Insurance Tax Credits:** Edwards will create a new tax credit to subsidize insurance purchased through Health Markets, making premiums affordable for all families.
- **Expand Medicaid and SCHIP:** Edwards will strengthen the federal partnership with states supporting Medicaid and the State Children's Health Insurance Program (SCHIP), committing the necessary federal resources to allow states to expand these programs to serve all adults under the poverty line and all children and parents under 250 percent of the poverty line (about \$50,000 for a family of four).
- **Require Fair Terms for Health Insurance:** Edwards will require insurers to keep plans open to everyone and charge fair premiums, regardless of preexisting conditions, medical history, age, job, and other characteristics. In addition, new national standards will ensure that all health insurance policies offer preventive and chronic care with minimal cost-sharing.
- **Secure the Health Care Safety Net:** Our system of hospitals, clinics, and community health centers remains vital for public health emergencies, trauma and critical care response, and other situations.

✓ **Create Regional Health Markets**

- **Freedom and Security:** Health Markets will give Americans a choice of affordable, quality plans that they can keep if they change or lose their jobs, start new businesses, or take time off for caregiving.
- **Choice Between Public and Private Insurers:** Health Markets will offer a choice between private insurers and a public insurance plan modeled after Medicare, but separate and apart from it. This solution will reward the sector that offers the best care at the best price.
- **Promote Affordable Care:** Health Markets will negotiate lower premiums through their economies of scale and will also hold down expensive administrative costs through improved efficiency.
- **Reduce Burdens for Businesses:** By assuming the administrative role of negotiating benefit plans with insurers and collecting premiums, Health Markets will minimize overhead cost burdens for employers.

✓ **Make Health Insurance Universal**

- **Require All American Residents to Have Health Insurance:** Once insurance is affordable, everyone must take responsibility for themselves and their families by obtaining health coverage. However, special exemptions will be available in cases of extreme financial hardship or religious beliefs.
- **Treat Physical and Mental Health As Equal Priorities:** Too often mental health is given lower priority for diagnosis and treatment. Edwards would change that, making mental health just as important as its physical counterpart for every American.

Visit <http://johnedwards.com/about/issues/> to read more of the Edwards Universal Health Care Plan.