



# THE ROMNEY RECORD

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## HEALTH INSURANCE

**FACT: Governor Romney Provided Health Care To All Massachusetts Citizens Without A Government-Controlled "Hillary-Care" System.**

**On April 12, 2006, Governor Romney Signed Landmark Legislation Ensuring That All Citizens Of Massachusetts Are Covered By Health Insurance.** Every uninsured citizen in Massachusetts now has access to affordable health insurance without higher taxes, an employer mandate or government takeover.

- **Governor Romney's Plan Stresses Personal Responsibility.** Working with conservative groups like The Heritage Foundation, Governor Romney developed a plan stressing personal responsibility in paying for coverage while providing subsidies to low-income residents.

### **Governor Romney's Health Insurance Reform Included:**

**LOW-COST INSURANCE PRODUCTS: Through Private Market Reforms, Governor Romney Helped Insurers Create Lower-Cost Insurance Products.** "The solution we came up with was to make private health insurance much more affordable. Insurance reforms now permit policies with higher deductibles, higher co-pays, coinsurance, provider networks ... and our insurers have committed to offer products nearly 50% less expensive." (Governor Mitt Romney, Op-Ed, "Health Care For Everyone?" *The Wall Street Journal*, 4/11/06)

- **Uninsured Massachusetts Residents Can Obtain Health Care Insurance For As Little As \$175 A Month.** "The average uninsured Massachusetts residents could obtain health care coverage for as little as \$175 a month under the state's insurance law, Gov. Deval Patrick announced Saturday as he released the results of negotiations with the state's health insurers." (Steve LeBlanc, "Patrick: Residents Can Get Health Insurance For \$175 A Month," *The Associated Press*, 3/4/07)
- **"If Purchased On A Pre-Tax Basis, The Lowest Cost Plans Drop To \$109 A Month For Someone Earning \$50,000 A Year."** (Steve LeBlanc, "Patrick: Residents Can Get Health Insurance For \$175 A Month," *The Associated Press*, 3/4/07)
- **The Minimum Plan Includes Prescription Drug Coverage And Basic Medical Care Services.** "The minimum plan detailed by Patrick would cover the average uninsured Massachusetts resident, who is typically around 37-years-old. It includes prescription drug coverage and covers basic medical care, such as emergency room visits and outpatient medical care." (Steve LeBlanc, "Patrick: Residents Can Get Health Insurance For \$175 A Month," *The Associated Press*, 3/4/07)

**CONNECTING INDIVIDUALS AND SMALL BUSINESSES TO INSURANCE: Program Established The "Connector" Allowing Massachusetts Citizens To Purchase Insurance With Pre-Tax Dollars.**

- **Governor Romney:** "The Heritage Foundation helped craft a mechanism, a 'connector,' allowing citizens to purchase health insurance with pre-tax dollars, even if their employer makes no contribution. The connector enables pre-tax payments, simplifies payroll deduction, permits prorated employer contributions for part-time employees, reduces insurer marketing costs, and makes it efficient for policies to be entirely portable. Because small businesses may use the connector, it gives them even greater bargaining power than large companies. Finally, health insurance is on a level playing field." (Governor Mitt Romney, Op-Ed, "Health Care For Everyone?" *The Wall Street Journal*, 4/11/06)

- **The Connector Enables Individuals And Small Businesses "To Buy Personal, Portable Health Insurance Of Their Choice."** (Robert E. Moffit and Nina Owcharenko, "Understanding Key Parts Of The Massachusetts Health Plan," The Heritage Foundation, [www.heritage.org](http://www.heritage.org), 4/20/06)

**IMPROVING EFFICIENCY IN THE HEALTH CARE SYSTEM: Governor Romney's Plan Included Provisions Increasing Medical Transparency And Promoting The Use Of Electronic Health Records.** "Two other features of the plan reduce the rate of health-care inflation. Medical transparency provisions will allow consumers to compare the quality, track record and cost of hospitals and providers; given deductibles and coinsurance, these consumers will have the incentive and the information for market forces to influence behavior. Also, electronic health records are in the works, which will reduce medical errors and lower costs." (Governor Mitt Romney, Op-Ed, "Health Care For Everyone?" *The Wall Street Journal*, 4/11/06)

**PERSONAL RESPONSIBILITY PRINCIPLE: Starting In July 2007, Health Insurance Will Be Mandatory For All State Residents.** Plans must be deemed affordable according to state standards.

- **Governor Romney:** "[M]y plan calls for a personal responsibility principle: Everyone must either become insured or maintain adequate savings to cover their medical expenses." (Governor Mitt Romney, Op-Ed, "Health-Care Reform Gets A Fair Shake," *Boston Herald*, 6/21/05)

**MEDICAID ENROLLMENT: Governor Romney Worked To Ensure That The State's Uninsured Who Qualified Signed Up For Medicaid.** "Some 20% of the state's uninsured population qualified for Medicaid but had never signed up. So we built and installed an Internet portal for our hospitals and clinics: When uninsured individuals show up for treatment, we enter their data online. If they qualify for Medicaid, they're enrolled." (Governor Mitt Romney, Op-Ed, "Health Care For Everyone?" *The Wall Street Journal*, 4/11/06)

- **At The Same Time, Governor Romney Instituted Eligibility Verification Systems To Identify Fraudulent Subscribers, Achieving Savings By Removing The Ineligible From Medicaid Rolls.**

**LOW-INCOME ASSISTANCE: Lower-Income Residents Will Be Eligible For State Subsidies To Purchase Health Insurance.** Those who earn too much to qualify for Medicaid, but not enough to afford minimum insurance, will receive a subsidy. State subsidies will be funded by redirecting government money currently spent on uncompensated emergency room care.

### Conservative Praise For Governor Romney's Health Care Plan:

**The Heritage Foundation:** "In reality, those who want to create a consumer-based health system and deregulate health insurance should view Romney's plan as one of the most promising strategies out there." (Edmund F. Haislmaier, "Mitt's Fit," The Heritage Foundation, [www.heritage.org](http://www.heritage.org), 1/28/07)

**Massachusetts Citizens For Limited Taxation:** "Romney's plan also got a thumbs up from an unlikely source yesterday – Barbara Anderson, head of Citizens for Limited Taxation, a group that often looks with deep suspicion on government mandates and programs. ... The tax activist said that Romney is proposing universal insurance, not universal health care – which Anderson said society effectively already has, as almost no one is denied care even if they can't pay for it. 'Let's just face that reality and deal with it,' Anderson said, adding that covering more people will reduce costs to taxpayers." (Jay Fitzgerald, "Romney Wins Health-Y Reviews," *Boston Herald*, 6/23/05)

**Conservative Ethan Allen Institute:** "John McClaughry of the Ethan Allen Institute spoke about personal responsibility in health insurance. He praised the Massachusetts plan because it deals with the uninsured by sending them out into the market, thus reinforcing personal responsibility. Each individual has to decide his own risk level and can purchase insurance to meet his own needs." ("The Massachusetts Health Plan: A Model For The States?" *AEI Newsletter*, 2/1/07)