# Provisions of Health Care Overhaul Bills Compared

The bill introduced by Senate Finance Chairman Max Baucus, D-Mont., would cost $774 billion over 10 years, and, according to Baucus, be fully offset. All House and Senate versions of the bill would allow the purchase of insurance through exchange markets, bar lifetime limits on health care benefits, and prohibit denial of coverage based on pre-existing conditions. However, there are major differences among the bills.

## Senate Versions
- **Employer mandate**
  - Penalizes employers who don't offer insurance
  - No. Starting in 2013, employers with more than 50 workers must repay the government for tax credits for employees.
- **Fines**
  - Would be administered to those who don't get insurance
  - Yes; includes hardship exemption for those unable to find affordable coverage
- **Individual mandate**
  - Requires everyone to have health insurance
  - Yes, with exceptions
- **Offsets**
  - See box, p. 26
- **‘Public option’**
  - A government-run health insurance plan designed to compete with private insurers
  - No. Proposes nonprofit, consumer-owned co-operatives that would offer alternatives to existing insurance plans.
- **Subsidies**
  - Government funds to assist in the purchase of health insurance
  - Yes; would give tax credits to small businesses and low and middle-income families; undocumented immigrants ineligible
- **Other**
  - Expands Medicaid to those at 133 percent below poverty level or less
  - Medicare would reward providers and hospitals for quality care
  - Low- to moderate-income Part D recipients would pay half price for brand-name drugs during “donut hole” gap in coverage
  - Individual or small-employer policies must offer certain coverage and meet requirements of one of four benefit categories

## House Versions
### Three House committees marked up the same legislation (HR 3200)

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