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Candidates Outline Ideas for Universal Health Care

By [ROBERT PEAR](#)

LAS VEGAS, March 24 — Seven Democratic candidates for president promised Saturday to guarantee health insurance for all, but they disagreed over how to pay for it and how fast it could be achieved.

Senator [Hillary Rodham Clinton](#) of New York assailed the health insurance industry and said she would prohibit insurers from denying coverage or charging much higher premiums to people with medical problems.

[John Edwards](#), the former senator from North Carolina, offered the most detailed plan for universal coverage, saying he would raise taxes to help pay the cost, which he estimated at \$90 billion to \$120 billion a year.

Senator [Barack Obama](#) of Illinois appeared less conversant with the details of health policy and sometimes found himself on the defensive, trying to explain why he had yet to offer a detailed plan to cover all Americans.

“The most important challenge is to build a political consensus around the need to solve this problem,” Mr. Obama said.

Gov. [Bill Richardson](#) of New Mexico offered a potpourri of ideas to achieve universal coverage, including tax credits to help people buy insurance and an option to let people ages 55 to 64 buy coverage through Medicare.

To help pay for his proposals, Mr. Richardson said, he would “get out of Iraq” and redirect money from the military to health care.

The candidates spoke at a forum on health care at the [University of Nevada](#), Las Vegas, sponsored by the [Service Employees International Union](#) and the Center for American Progress Action Fund, a liberal advocacy group. Sponsors of the forum said they had also invited Republican candidates, but none attended.

Health care is emerging as a top issue in the 2008 presidential race, as businesses join consumers in demanding action to curb costs and cover the uninsured.

Nevada has gained new prominence in the political calendar. It will provide an early test of voter sentiment in a Sunbelt state with a large Hispanic population, and the results here could help create momentum for a Democratic candidate going into New Hampshire. Nevada Democrats are scheduled to hold presidential caucuses on Jan. 19 next year, five days after the Iowa caucuses and three days before the first-in-the-nation primary in New Hampshire.

Mrs. Clinton said she hoped to make health care “the No. 1 voting issue in the 2008 election.”

Her remarks were reminiscent of a speech she gave to the service employees union in May 1993, when she attacked “price gouging, cost shifting and unconscionable profiteering” in health care and the insurance industry.

On Saturday, she said that the failure of her proposal for universal coverage in 1994 made her more determined to achieve the goal now.

“It also makes me understand what we are up against,” Mrs. Clinton said. “We have to modernize and reform the way we deliver health care. But we have to change the way we finance it. That’s going to mean taking money away from people who make out really well right now.”

Mrs. Clinton complained that “insurance companies make money by spending a lot of money, and employing a lot of people, to avoid insuring you, and then if you’re insured, they try to avoid paying for the health care you receive.”

To deal with such problems, Mrs. Clinton said, “we could require that every insurance company had to insure everybody, with no exclusion for pre-existing conditions.”

Mr. Edwards, who disclosed on Thursday that his wife's cancer had returned in an incurable form, reaffirmed that he was "definitely in the race for the duration."

He said that he and his wife, Elizabeth, were getting "too much credit" for their courage and determination. Millions of women have had to struggle with cancer "without what we have, without great health care coverage, without knowing they can get all the medications they need," he said.

"One of the reasons that I want to be president of the United States," Mr. Edwards said, "is to make sure that every woman and every person in America gets the same kind of things we have."

Under the Edwards plan, employers would have to cover their employees or pay into a fund that would finance coverage. Senators Clinton and Obama also expressed interest in this idea.

Mr. Edwards said he would help pay for his plan by "rolling back George Bush's tax cuts for people making more than \$200,000 a year."

Mr. Richardson said universal coverage "could be achieved in my first year as president," if voters sent more Democrats to Congress.

As president, he said, he would duplicate the steps he has taken as governor, to "cut junk food out of schools" and to ban smoking in most workplaces, including bars, restaurants and stores.

Mr. Obama said that he would be issuing a detailed plan "over the next couple of months" to achieve universal coverage by the end of the first term of the next president, in January 2013.

When asked why he did not have such a plan, he said, "Our campaign now is a little over eight weeks old."

While most people get coverage through employers, Mr. Obama said, he wants to foster federal and state purchasing pools. Employers would still have the option of providing coverage, he said, but after 10 or 20 years, "many people

may find that they get better coverage,” or better value, outside their employers.

Mr. Obama said he did not know how much it would cost to achieve universal coverage. In response to a question, he said, “I have not foreclosed the possibility that we might need additional revenue” to reach that goal.

“We should not underestimate the amount of money that could be saved in the existing system,” Mr. Obama said. But he opposed cuts in payments to hospitals, doctors and nurses.

Another candidate, Senator [Christopher J. Dodd](#) of Connecticut, emphasized his experience, saying that as president he could immediately begin work with Senate committee chairmen to forge a consensus on legislation to cover all Americans.

Mr. Dodd said he would push for legislation making it easier for nurses to form unions, even if they performed some supervisory duties.

Among the candidates at the forum, Representative [Dennis J. Kucinich](#) of Ohio offered the most sweeping proposal, to create “a universal, single-payer not-for-profit health care system providing Medicare for all.”

“Health care is a right, not a privilege,” Mr. Kucinich said.

Another candidate, former Senator Mike Gravel of Alaska, called for “a universal single-payer plan.” He said he would give people vouchers, which could be used to pay doctors and hospitals, and a choice of five or six health plans.