

Where Trump and Clinton Stand on Health Care and Medicare

The candidates' views on these vital issues for boomers and Gen X'ers

NEXT AVENUE BLOGGER

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(This is the second in a series of Next Avenue blog posts on where presidential candidates Donald Trump and Hillary Clinton stand on key issues of interest to Americans over 50. The [first article](#) was about where Trump and Clinton stand on Social Security.)

Health care is among the top four issues for registered voters in the upcoming presidential election, according to Pew Research [poll results](#). Seventy-four percent said it was “very important” to their vote. That’s no big surprise. And more than 3,400 Next Avenue readers who participated in an [online poll in January](#) rated health care as their second most important concern in the election; the economy was Number One. (Our readers are generally age 50 and older, so some likely included Medicare in their response.)

Here is what Donald Trump and Hillary Clinton have said or written about their plans for health care and Medicare:

The Affordable Care Act

Donald Trump: He has called repeatedly for the repeal of The Affordable Care Act (aka Obamacare). But Trump has also said that he supports its primary tenet: the provision that all Americans be required to buy health insurance. On a CNN Town Hall Forum with Anderson Cooper in February, Trump said, “I like the mandate... I don’t want people dying on the streets.”

However, in his statement, “[Healthcare Reform to Make America Great Again](#),” published on his campaign website, Trump writes that he will ask Congress to repeal Obamacare “on day one” of his administration — and that elected leaders must eliminate the individual mandate. “No person should be required to buy insurance unless he or she wants to,” he says.

Trump stunned Republicans by calling in January for Medicare to negotiate prescription drug prices, joining both Clinton and Bernie Sanders in that proposal.

An [April 8 article](#) in The New York Times quoted James C. Capretta, a senior fellow at the conservative Ethics and Public Policy Center, saying Trump underestimates how engrained the Affordable Care Act now is. “It took a herculean political effort to put in place the Affordable Care Act,” Capretta said. Dismantling it and going in another direction “even incrementally, would take an equally herculean effort, with clear direction and a clear vision of what would come next. I just don’t see that in Trump’s vague plans to repeal the law and replace it with something else.”

Hillary Clinton: She has praised Obamacare and pledged to not only keep the law in place but to expand it.

“The Affordable Care Act was a critically important step toward the goal of universal health care, offering coverage to 20 million more Americans, and ensuring all Americans will never be denied coverage on account of pre-existing conditions or their gender,” the [Clinton website says](#).

But there is more to do, Clinton says, including working with governors to expand Medicaid in states that have refused to do so and expanding access to affordable health care to undocumented immigrants.

Clinton also supports the creation of a “public option” within Obamacare, a government-run health insurance plan that would compete against private insurers.

Voters were more likely to say they trust Democrats (49 percent) than Republicans (38 percent) to do a “better job dealing with the future” of Obamacare, according to a [July health poll](#) by the Kaiser Family Foundation.

Health Care Costs

Donald Trump: He says on his site that he wants to change current law to allow the sale of health insurance across state lines. The increased competition will allow health care costs to go down, Trump says.

Trump also blames illegal immigrants for high costs. “Providing healthcare to illegal immigrants costs us some \$11 billion annually,” he writes. “If we were to simply enforce the current immigration laws and restrict the unbridled granting of visas to this country, we could relieve healthcare cost pressures on state and local governments.”

Trump also favors allowing individuals to “fully deduct” health insurance premiums from their taxes. Today, you can only [write off health insurance premiums](#) to the extent that they and other out-of-pocket health costs exceed 10 percent of your adjusted gross income (7.5 percent if you’re 65 or older) or if you are self-employed.

Hillary Clinton: According to Clinton's website, she would "build on the Affordable Care Act by requiring insurers and employers to provide up to three sick visits to a doctor per year without needing to meet the plan's deductible first."

She also calls for a "new, progressive refundable tax credit of up to \$5,000 per family for excessive out-of-pocket [health care] costs." That's aimed at middle-class families who may not be able to benefit from current medical expense tax deductions. The lost tax revenue from the credit would be replaced for "by demanding rebates from drug manufacturers and asking the most fortunate to pay their fair share [of taxes]," Clinton says.

Both candidates have called for more transparency on health care costs.

Prescription Drug Costs

Total U.S. prescription drug sales in 2015 were more than \$419.4 billion — 11.7 percent higher than in 2014, according to [research published in May](#) in the American Journal of Health-System Pharmacy. You don't have to tell that to American consumers, especially older adults, who are dealing with rising prescription drug costs. A [2015 Kaiser Health Tracking Poll](#) found that three-quarters of Americans believe prescription costs are unreasonable.

Donald Trump: He stunned Republicans by calling in January for Medicare to negotiate prescription drug prices, joining Clinton and Bernie Sanders in that proposal. Trump said it hasn't been done thus far because politicians are beholden to pharmaceutical industry donations. But with his negotiation skills, he could accomplish it, he said, claiming this change would save billions of dollars. (Current law doesn't allow Medicare to negotiate with drug companies.)

Like Clinton, Trump has also called for a change in U.S. law to allow importation of drugs from foreign countries, including Canada, to save Americans money. One big problem with that idea: Critics say there is no way to guarantee that the drugs aren't counterfeit or contaminated, as I wrote in [a recent Next Avenue article](#).

Hillary Clinton: The area of Clinton's site dedicated to drug prices says: "Hillary Clinton believes we need to promote competition and leverage our nation's bargaining power to lower drug costs on behalf of Americans." That includes allowing Medicare to negotiate on drug prices on behalf of its beneficiaries.

The site also says: "Her plan will demand a stop to excessive profiteering and marketing by denying tax breaks for direct-to-consumer advertising and demanding that drug companies invest in R&D in exchange for taxpayer support — rather than marketing or excessive profits."

Clinton, the site notes, will also "encourage competition to get more generics on the market" and "cap what insurers can charge consumers in out-of-pocket costs, putting money back in the family wallet."

And as mentioned above, she has proposed allowing the importation of drugs from other countries, "with careful protections for safety and quality."

Alzheimer's Disease

Ken Dychtwald, a leading expert on aging-related issues (he's president and CEO of the Age Wave consulting firm), just outlined what he described as "four essential bipartisan issues that must be addressed by Secretary Clinton and Mr. Trump during the coming months of debate and discourse — if the aging of America is to be a triumph rather than a tragedy." No. 1 on Dychtwald's list: A "moonshot" to beat the diseases of aging, including Alzheimer's.

Alzheimer's has become our scariest disease, he said, and the United States should "set a bold goal of stopping Alzheimer's within a decade." But that won't happen without a massive shift in our scientific priorities, with much more money spent on research, Dychtwald said. He called for Americans to ask the candidates what bold measures they would take to beat Alzheimer's "before it beats us."

Donald Trump: He has no statement about Alzheimer's on his site, but in answer to a question at the Iowa State Fair a year ago, Trump called the disease a "total top priority for me. I have so many friends whose family is devastated by Alzheimer's. So, it's — believe me, it's a total priority. That's something that we should be working on and we can get an answer."

The [GOP platform](#) mentions Alzheimer's once, in the context of advancing research: "Federal and private investment in basic and applied biomedical research holds enormous promise, especially with diseases and disorders like autism, Alzheimer's, and Parkinson's," it says. The U.S. will achieve "modern miracles" through significant public and private investment and "the world's best talent."

Hillary Clinton: Her senior adviser on health care, Ann O'Leary, [told Next Avenue's Richard Harris](#) at the Democratic National Convention that "in some sense, Alzheimer's is her [Clinton's] 'moonshot' proposal."

Clinton's campaign fact sheet says: "We can prevent, effectively treat, and make an Alzheimer's cure possible by 2025." To accomplish that, Clinton would invest \$2 billion per year for research on it and related disorders; ensure the funding is consistent and "put the best and brightest on the case."

She also says she intends to support Alzheimer's caregivers by covering Alzheimer's care-planning sessions through Medicare. And Clinton says she'd work with Congress to reauthorize the Missing Alzheimer's Disease Patient Alert Program, to find those who wander.

The [Democratic platform](#) also mentions Alzheimer's once, in a similar vein to that of the GOP's: "Democrats believe we must accelerate the pace of medical progress, ensuring that we invest more in our scientists and give them the resources they need ... We must make progress against the full range of diseases, including Alzheimer's, HIV and AIDS, cancer, and other diseases, especially chronic ones."

Medicare

Donald Trump: The GOP platform advocates a “premium support model” for Medicare that would “guarantee to every enrollee an income-adjusted contribution toward a plan of their choice, with catastrophic protection.” In other words, privatization. Republicans would “save Medicare by modernizing it,” the platform says.

But Washington Post columnist Marc Thiessen on June 20 quoted Trump as saying, during the primaries, “Every Republican wants to do a big number on Social Security, they want to do it on Medicare, they want to do it on Medicaid. And we can’t do that. And it’s not fair to the people that have been paying in for years.”

Chief Trump policy adviser Sam Clovis, however, said in May that a Trump administration would consider trimming Medicare benefits, [according to the Wall Street Journal](#). “After the administration has been in place, then we will start to take a look at all of the programs, including entitlement programs like Social Security and Medicare,” Clovis reportedly said. “We’ll start taking a hard look at those to start seeing what we can do in a bipartisan way.”

Hillary Clinton: In May, she took a step toward the position of her primary opponent Bernie Sanders and proposed that people as young as 50 or 55 be able to voluntarily pay to join Medicare. That would mean the 7 million people age 50 and over who are still uninsured (as of 2014) could potentially benefit, according to an [analysis by Avalere](#), a health care consulting firm. Clinton calls her proposal “Medicare for more.” Her website now specifies that it would apply to people 55 and older, however.

Clinton has also said she will fight Republican proposals to privatize or phase out Medicare. And she will resist attempts by the GOP to weaken or repeal the Affordable Care Act, which “made preventive care available and affordable for an estimated 39 million people with Medicare and saved more than 9 million people with Medicare thousands of dollars in prescription drug expenses,” her website says.

Rural Americans are often left without adequate, affordable health care because it is not readily available nearby. Clinton says she favors making more health care providers eligible for reimbursements under Medicare for telehealth services.