

# MEDICAL RIGHTS AND REFORM ACT

*Protecting Doctor-Patient Relationship, Improving Quality, Lowering Costs,  
Expanding Access*

**Total Cost to the Taxpayer: \$0**

**Total Tax Increases: \$0**

**Total Cuts to Medicare: \$0**

## TITLE I. PROTECTING DOCTOR-PATIENT RELATIONSHIP

**Sec. 101. Guaranteeing the Doctor-Patient Relationship-**The Medical Rights and Reform Act guarantees the rights of patients to carry out the decisions of their doctor without delay or denial of care by the government. Our bill upholds the rights of individuals to receive medical services as deemed appropriate by their doctor to ensure all Americans have access to the care they need when they need it.

*Total Cost or Savings: \$0*

## TITLE II. IMPROVING QUALITY AND LOWERING THE COST OF CARE

**Sec. 201 Equalize Tax Benefits for Self-Employed-** Self-employed individuals should have the same tax advantages that large employers receive for the purchase of health insurance.

*Total Cost or Savings: \$33 billion<sup>1</sup>*

**Sec. 202 Lawsuit Reform-** The proliferation of frivolous malpractice lawsuits threatens access to highly-skilled medical professionals, forcing doctors to practice defensive medicine. This drives up costs, denying access to care without improving the efficacy of care. Legislation modeled after California's 30-year-old and highly successful health care litigation reforms would address the current crisis and make health care delivery more accessible and cost-effective in the United States.

*Total Cost or Savings: - \$54 billion<sup>2</sup>*

**Sec. 203 Accelerate the Deployment of Health Information Technology-** By setting standards to ensure interoperability and incentivizing adoption, our bill will encourage the rapid deployment of health information technology to increase the quality of care by reducing medical errors, improving health care outcomes, and lowering costs.

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<sup>1</sup> Joint Committee on Tax

<sup>2</sup> Congressional Budget Office

**Sec. 204 Eliminating Waste, Fraud and Abuse-** By strengthening Medicare’s enrollment process for providers, expanding standards of participation and reducing erroneous payments, we can save billions in improper fraudulent payments. Implementing these common-sense changes will lower the cost of Medicare and ensure accountability to the American taxpayer.

*Total Cost or Savings: - \$20 billion*

### **Sec. 205. Promoting Health and Preventing Chronic Disease through Wellness Programs**

Seventy-five percent of the nation’s aggregate health care spending is on treating patients with chronic disease, yet the vast majority of these diseases are preventable. Keeping people healthy and preventing disease must be an important part of improving our federal health system. Employers, communities and health insurance plans should be encouraged to promote participation in effective prevention and wellness programs.

- ***In the workplace--*** with tax credits for both small and mid-sized employers when incorporating sound employee health management practices.
- ***For young people --*** with competitive funding for programs available to schools, community health centers and others.
- ***For individuals and families --*** incentivize participation through insurance premium reductions.

*Total Cost or Savings: 600 million*

## **TITLE III. EXPANDING ACCESS TO CARE**

**Sec. 301 State Innovation Program (SIP)** - Establish a new State Innovation Program that will provide incentives and rewards to States that reform insurance markets to better meet the personalized needs of patients. States would be encouraged to design programs that will help improve the individual and small group insurance markets through innovative models such as:

- ***Universal Access Program (UAP)*** to provide affordable health care coverage for the sickest patients and people who have preexisting medical conditions. A Universal Access Program could include a sustainable reinsurance program or a functioning state high-risk pool.
- ***Health Plan Finders*** that provide patients with the tools to easily find the right health care coverage that best meets their needs.
- New mechanisms such as ***Small Business Health Plans, Interstate Compacts, Catastrophic Coverage Plans*** that allow states, small businesses, and other organizations to increase their purchasing power by banding together and offering health insurance at lower costs.

*Total Cost or Savings: - \$100 billion*

**Sec. 302. Interstate Market for Health Insurance** –We should allow Americans to buy health insurance from any state in the union. The National Center for Policy Analysis notes that a healthy 25-year-old male could purchase a basic health insurance policy in Kentucky for \$960 a year. That same policy in New Jersey, however, would cost \$5,880 a year. This legislation would enable the market to mitigate such enormous price differentials.

*Total Cost or Savings: - \$130 billion<sup>3</sup>*

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<sup>3</sup> Congressional Budget Office, 2005

**Sec. 303. Dependent Children** –By allowing young people up to age 26, who otherwise may not choose to purchase insurance, access to their parent’s health insurance, we can help to reduce the number of uninsured by at least 7 million.

*Total Cost or Savings: Non-Material Amount*

## **TITLE IV. OFFSETS**

### **Sec. 401. Rescission and Repeal in ARRA**

- Repeals the spending portion of the so-called “stimulus” legislation, while leaving intact the package’s tax relief and unemployment benefits.

*Total Cost or Savings: - \$200 billion<sup>4</sup>*