



Summary of Health Care Reform Proposals

as of November 19, 2009

	U.S. House of Representatives	U.S. Senate
Name of the Bill	H.R. 3962 The Affordable Health Care for America Act	H.R. 3590 The Patient Protection & Affordable Care Act
Create a Government Run (Public) Plan	Yes	Yes with state opt-out provision
Create Non-Profit Medical co-operatives	Yes	Yes
Require Guarantee Issue	Yes	Yes
Individual Mandate to Buy Coverage	Yes - effective 2013	Yes - effective 2014
Employer Mandate to Provide Coverage	Yes - effective 2013	No
▪ Penalty for employers who do not offer coverage	Yes - 8% of average annual wages	Yes - \$750 per employee if purchase thru exchange
▪ Small business exempt?	Yes – annual payroll < \$500,000	Employers with < 50 employees
▪ Minimum Contribution Requirement	Yes - 72.5% of single and 65% of family	Yes - 60% of costs
Creation of State Exchanges	Yes - one national plan	Yes - state by state
Extension of Dependent Age Limit	Yes - to age 27	Yes - to age 26
Annual Cap on FSA Contributions	Yes - \$2,500	Yes - \$2,500
Funding of the Bill	Excise tax on high income earners	Cadillac plan tax and surcharge on certain incomes

Notes:

- The intent of this document is to provide an overview of the two main proposals currently under review in Congress
- Please refer to the date above for update status.