

MAXTAX: WORKING THREAD

Fatster found Max Baucus' health care plan here. Use this thread to post what you find.

I'm about 1/10 of the way through. My favorite detail so far is that the Health Exchanges would take your MaxTax—your mandated payment to shitty insurance companies—as a payroll deduction.

For employed individuals who purchase health insurance through a state exchange, the premium payments would be made through payroll deductions.

This really is a tax to benefit Baucus' donors.

This is interesting:

Individuals between 300-400 percent of FPL would be eligible for a premium credit based on capping an individual's share of the premium at a flat 13 percent of income. For purposes of calculating household size, illegal immigrants will not be included in FPL. Liability for premiums would be capped at 13 percent of income for the purchase of a silver plan. The share of premium enrollees pay would be held constant over time. The premium credit amount would be tied to the second lowest-cost silver plan in the area where the individual resides (by age according to standard age factors defined by the Secretary of Health and Human Services) plan.

This is the cap for premiums for some middle class people, remember. What I'm interested in is that they cap the subsidy to the second lowest-cost plan that qualifies for subsidies. The insurance companies will be gaming that system, to direct consumers into precisely what model they want to pay for, because they know

that strapped middle class families will only get what they can get a full subsidy for.

I'm on page 21 now, and already there have been 3 discussions of how to make sure undocumented workers (Baucus calls them illegals) will be prevented from buying into insurance in this program. They may have reprimanded Joe Wilson, but they sure kowtowed to him.

Here's another way Baucus is incenting employers to pay their employees shit wages:

A qualified small employer for this purpose generally would be an employer with no more than 25 fulltime equivalent employees (FTEs) employed during the employer's taxable year, and whose employees have annual fulltime equivalent wages that average no more than \$40,000. However, the full amount of the credit would be available only to an employer with ten or fewer FTEs and whose employees have average annual fulltime equivalent wages from the employer of less than \$20,000.

McJobs: It's not just for WalMart anymore.

There's a whole bunch of language making sure that Uncle Sam doesn't pay for an abortion—in the mid-20s. But I'm not entirely sure what this means:

The Secretary would be required to estimate, on an average actuarial basis, the basic per enrollee, per month cost of including coverage of abortions beyond those permitted by the most recent appropriation for the Department of Health and Human Services under a basic plan. In making such estimate, the Secretary may take into account the impact of including such coverage on overall costs, but may not consider any cost reduction estimated to result from providing such abortions, such as prenatal care. In making the estimate,

the Secretary would also be required to estimate the costs as if coverage were included for the entire covered population, but the costs could not be estimated at less than \$1 per enrollee, per month.

I assume that insurers would want to include abortion coverage, since an abortion is cheaper than prenatal care and delivery. Is this Baucus' way of making sure it gets included?

And this will be hard to administer:

The Secretary would ensure that in each state exchange, at least one plan provides coverage of abortions beyond those for which Federal funds appropriated for the Department of Health and Human Services are permitted. The Secretary would also ensure that in each state exchange, at least one plan does not provide coverage of abortions beyond those for which Federal funds appropriated for the Department of Health and Human Services are permitted.

The God's Health Care Plan versus the Woman-Friendly Health Care Plan?

Is this a means to extend conscience clauses, via the exchange, to any drug store that wants it?

Current Law
Federal conscience clause laws prohibit recipients of certain Federal funds from discriminating against certain medical personnel and health care entities for engaging in or refusing to engage in specified activities related to abortion.

Chairman's Mark
Health benefits plans participating in state exchanges would be prohibited from discriminating against any individual

health care provider or health care facility because of its willingness or unwillingness to provide, pay for, provide coverage of, or refer for abortions.

Particularly given bogus claims that birth control pills and RU486 are abortions.

Lovely. MaxTax prohibits government entities from sponsoring Co-Ops.

It must not be sponsored by a State, county, or local government, or any government instrumentality.

Here's MaxTax on malpractice "reform:"

The Chairman's Mark would express the Sense of the Senate that health care reform presents an opportunity to address issues related to medical malpractice and medical liability insurance. The Mark would further express the Sense of the Senate that states should be encouraged to develop and test alternatives to the current civil litigation system as a way of improving patient safety, reducing medical errors, encouraging the efficient resolution of disputes, increasing the availability of prompt and fair resolution of disputes, and improving access to liability insurance, while preserving an individual's right to seek redress in court. The Mark would express the Sense of the Senate that Congress should consider establishing a state demonstration program to evaluate alternatives to the current civil litigation system.

Why even include it if you can't get even one Republican on board?