

Proposal would require all to have health coverage

by RICARDO ALONSO-ZALDIVAR & ERICA WERNER
AP Writers

WASHINGTON—House Democrats are crafting a plan that would require all Americans to carry health insurance and would help families making less than \$88,000 pay the premiums. Employers, too, would have to help foot the bill.

It's the latest development in President Barack Obama's push to fix the ailing US health care system by getting the government more deeply involved.

Obama has said the final legislation must rein in costs, guarantee choice of health plans and medical providers, and ensure that all Americans have access to affordable coverage. But he's leaving it to Congress to work out the details.

Responding to a question at a town hall-style meeting in New Mexico on Thursday, May 14, Obama said he expects a plan from Congress that will be a "vast improvement" over the current system.

A document obtained by *The Associated Press* provides an early look at where Democratic leaders in the House are heading as they try to meet an ambitious July 31 deadline for passing their version of the legislation. The Senate is working on a similar plan, with some key differences, on the same timetable.

The plan by the House Energy and Commerce Committee would build on the current system in which employers, government and individuals share responsibility for health insurance.

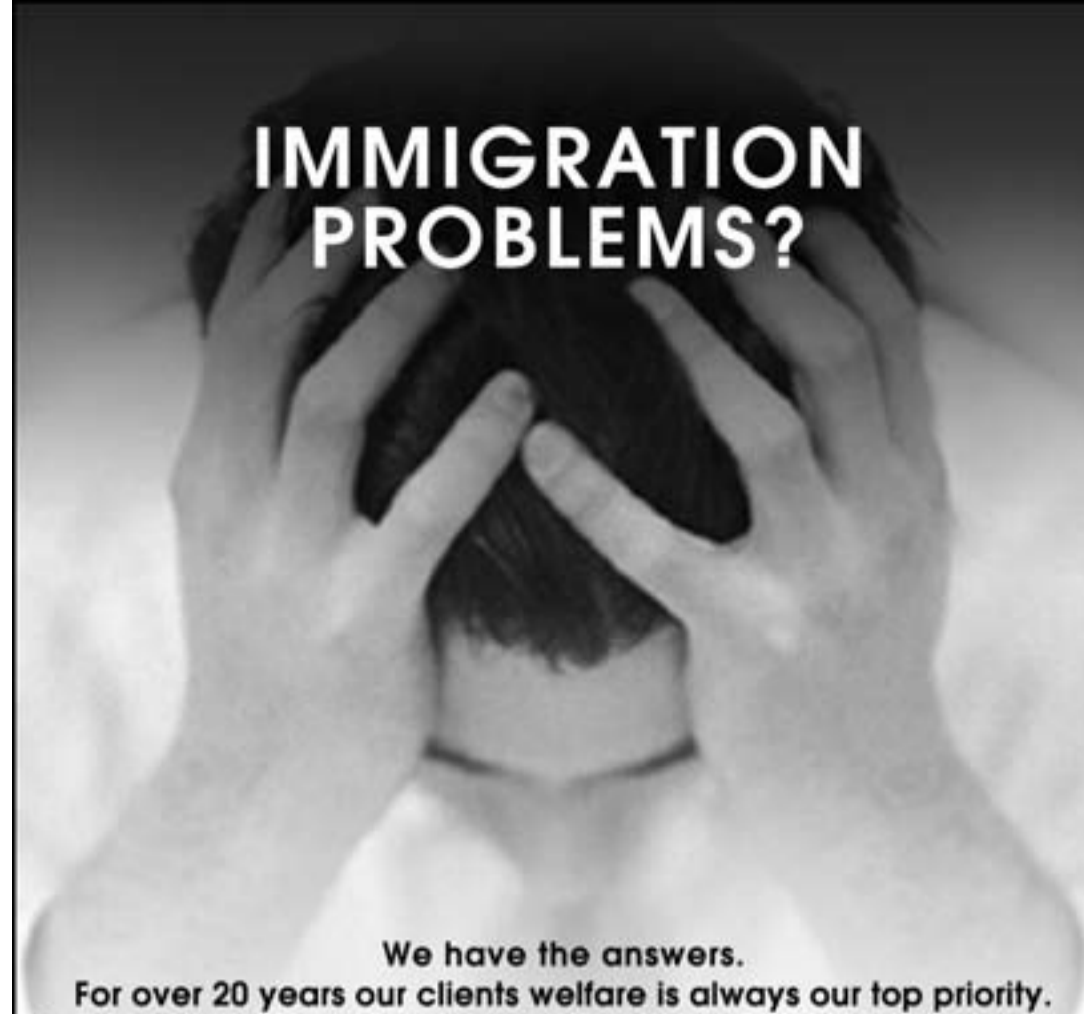
But it would make major changes: Individuals and employers would face new obligations to help pay for coverage. Insurers would operate under stricter consumer protections. And the government would take added responsibilities for setting insurance rules and providing financial help to low- and middle-income families.

"It's a sensible, mainstream proposal," said Rep. Jim Cooper, D-Tenn., a member of the fiscally conservative group of Democrats known as the Blue Dogs. "If we do something along those lines we will be in the right ball park."

But Rep. Dave Camp, R-Mich., questioned the proposed requirements that individuals get coverage and employers help pay. "Clearly the individual and employer mandates will come at great cost, and part of what we want to do is create an affordable plan for everybody," said Camp.

Momentum for a health care overhaul built this week after Obama obtained a pledge from medical providers to find \$2 trillion in savings over 10 years to help pay for his plan.

Even before any legislation has been officially introduced, lawmakers are grappling with dozens of thorny issues. On Thursday, the Senate Finance Committee met behind closed doors for eight hours to debate whether their bill should include the choice of a government insurance plan for middle-income families. ■



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