

Dems unhappy with proposed...

PAGE A5 ◀

bill. For many of the students, after graduating they would be faced with the requirement to buy health insurance under the Baucus plan.

The high-value insurance plan tax, which Obama embraced in his speech to Congress last week, is a major source of revenue for Baucus' bill, bringing in an estimated \$215 billion over 10 years.

If it's changed, Baucus would have to raise revenue elsewhere, which is not easy. Baucus and other supporters of the measure, including Sen. Kent Conrad, DND, say it would have the positive effect of driving down health care costs over the long term by encouraging companies to move toward cheaper health plans and workers to use less care.

Conrad, who was part of the six-member negotiating team Baucus led for months to try to reach consensus on a bill, said numerous health policy experts had advised that the tax was a good way to go. Baucus initially had supported taxing employer health benefits before he dropped the idea for political reasons; the idea was proposed during last year's presidential campaign by GOP nominee Sen. John McCain, and Obama campaigned against it.

The 35 percent tax levied on insurance plans is a different approach, though unions and employers contend it will end up being passed along to workers. Conrad acknowledged the criticism but said it was a necessary step.

"Does that create some pain? Yes, it does," Conrad said. "People want to see real pain, stay on the current course" - with health care costs rising unchecked, he said.

The House bills have no insurance plan excise tax and instead propose raising taxes on the highest-earners. The Senate's No. 2 Democrat, Dick Durbin of Illinois, said Thursday he thought that was a better way to go.

Kerry, who originally proposed the idea of taxing the high-value plans, said he would offer an amendment

next week to raise the value of the plans being taxed to \$24,000 for a family plan and \$9,800 for an individual plan. He said this would make a difference in exempting some union plans and focusing the tax on wealthier workers.

The average cost of an insurance plan is around \$14,000 for a family of four and \$7,200 for an individual, according to the US Chamber of Commerce.

Several critics said the tax would disproportionately impact union retirees and workers, particularly in the manufacturing sector.

Also Thursday, the Obama administration announced \$25 million in grants for states and health care systems to experiment with alternatives to costly medical malpractice lawsuits, an issue that long has divided Washington. ■

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