

In the past year, the importance of **healthcare coverage** and equitable access has become ever too clear, in addition to the responsibility of both the federal government and the states in ensuring these rights. This article will trace the trajectory of health insurance and health reform ever since they became topics of national discussion and integral to presidential platforms.

It all started at the very beginning of the 20th century with **Teddy Roosevelt**, who thought of social and health insurance but wasn't able to create a national healthcare system, which is described as a system in which a governmental entity acts as an administrator to collect all health care fees and pay out all health care costs. Then, with the Great Depression, America rethought its policies and FDR, who suffered from polio himself, oversaw the creation of the **Department of Health and Human Services**, which brought federal agencies related to health, welfare, and social insurance under one roof— a watershed moment in health care and health policy. He also dramatically increased the role of the federal government in citizens' wellbeing with the **New Deal**, but wasn't able to create a program of mandatory health insurance, in which one is mandated, possibly by their employer, to get private health insurance instead of or in addition to a national health insurance plan, otherwise risking a penalty.

Truman believed that healthy citizens were critical to a healthy nation and that good health shouldn't be reserved for the rich, creating **Medicare** and passing the National Mental Health Act, which created the National Institute of Mental Health, but regretting not passing a national insurance program for national health coverage. Lyndon B. Johnson passed both Medicare (federal health insurance for people 65 or older, younger people with disabilities, or people with end-stage renal disease) and **Medicaid** (public health insurance for people with low-income) and by the time of Nixon, healthcare became a routine, expected aspect of a campaign for federal office. He expanded Medicare and presented the **Comprehensive Health Insurance Plan**, decreeing that eliminating barriers to good health has equal importance to getting a good education and a good job. This plan would involve Employee Health Insurance (sharing the cost of insurance between employer and employee), Assisted Health Insurance (federal and state governments covering what low-income individuals could not pay for their healthcare), and an improved Medicare (cover Americans over 65, but with additional benefits); one of which was available to every American who wanted one, regardless of the nature of illnesses or preexisting conditions.

Obama spotlighted universal health coverage the most out of these past few presidents. He signed the **Patient Protection and Affordable Care Act (ACA)**, which supported making affordable health insurance available for more people via subsidies, expanded Medicaid, and innovating medical care that would lower its costs. It didn't achieve everything he had hoped for but it paved the way for big reform. According to the Journal of the American Medical Association, **Trump** supported replacing ACA with 1) a plan that had weakened protections for preexisting conditions, 2) constricting Medicaid, 3) lowering funding for premiums (monthly payments for health insurance), Medicaid, and insurers, and also 4) withholding coverage and benefits in ways that coincided with attitudes of anti-abortion, anti-gay marriage, and anti-immigration. He advocated for shorter-term insurance plans that have lower premiums but can exclude coverage of preexisting conditions, as well as signed legislation that would repeal the individual mandate penalty and stop sharing the costs of healthcare. Biden, in contrast, advocates for **building on ACA** by increasing assistance for food premiums, creating a publicly-available option plan (health insurance program run by the government alongside the existing private plans) like Medicare for people in states that haven't expanded Medicaid, expanding Medicare itself, and increasing federal funding for Medicaid. He wants to cap out-of-pocket costs (medical expenses not reimbursed by insurance) for Medicare and allow the federal government to be able to negotiate prices for Medicare.

According to an article published in Forbes, while there have been small changes to American health policy, **it is usually those that affect our social determinants of health**— like income, educational opportunities, working conditions, housing conditions, and culture— that have the greatest impact on our access to better health care. Still, the above moves have altered our course. With regards to the most pressing healthcare issue— **the COVID-19 pandemic**, Trump had delegated responsibility for it to the states and filtered news from the CDC before it reached the public, while Biden has promised to put health and scientific leaders at the forefront, while still taking responsibility for responding to the pandemic. He has also supported cutting out-of-pocket costs for COVID-19 treatment.